

City of Vista
STUDY OF VISTAS HOUSING NEEDS
AND TRACT

CITY OF VISTA HOUSING ELEMENT

December 13, 1991

San Diego



ASSOCIATION OF
GOVERNMENTS

Prepared for the City of Vista
By the San Diego Association of Governments

Board of Directors

SAN DIEGO ASSOCIATION OF GOVERNMENTS

The San Diego Association of Governments (SANDAG) is a public agency formed voluntarily by local governments to assure overall areawide planning and coordination for the San Diego region. Voting members include the Incorporated Cities of Carlsbad, Chula Vista, Coronado, Del Mar, El Cajon, Encinitas, Escondido, Imperial Beach, La Mesa, Lemon Grove, National City, Oceanside, Poway, San Diego, San Marcos, Santee, Solana Beach, Vista, and the County of San Diego. Advisory and Liaison members include CALTRANS, U.S. Department of Defense, and Tijuana/Baja California.

CHAIRMAN: Hon. Jack Doyle

VICE CHAIRWOMAN: Hon. Gloria E. McClellan

SECRETARY-EXECUTIVE DIRECTOR: Kenneth E. Sulzer

CITY OF CARLSBAD

Hon. Bud Lewis, Mayor
(A) Hon. Ann Kulchin, Mayor Pro Tem

CITY OF CHULA VISTA

Hon. Leonard Moore, Councilmember
(A) Hon. Tim Nader, Mayor

CITY OF CORONADO

Hon. Michel Napolitano, Mayor Pro Tem
(A) Hon. Susan Keith, Councilmember

CITY OF DEL MAR

Hon. Gay Hugo-Martinez, Deputy Mayor
(A) Hon. J. Rod Franklin, Councilmember
(A) Hon. Jacqueline Winterer, Mayor

CITY OF EL CAJON

Hon. Harriet Stockwell, Councilmember
(A) Hon. Beverly Miller, Councilmember
(A) Hon. Mark Lewis, Councilmember

CITY OF ENCINITAS

Hon. Maura Wiegand, Mayor
(A) Hon. Gail Hano, Councilmember

CITY OF ESCONDIDO

Hon. Jerry Harmon, Mayor
(A) Hon. Kris Murphy, Councilmember

CITY OF IMPERIAL BEACH

Hon. Mike Bixler, Mayor
(A) Hon. Marti Goethe, Councilmember

CITY OF LA MESA

Hon. Art Madrid, Mayor
(A) Hon. Barry Jantz, Councilmember
(A) Hon. Jay LaSuer, Councilmember

CITY OF LEMON GROVE

Hon. James V. Dorman, Mayor
(A) Hon. Brian Cochran, Councilmember

CITY OF NATIONAL CITY

Hon. Jess E. Van Deventer, Councilmember
(A) Hon. Michael Dalla, Councilmember

CITY OF OCEANSIDE

Hon. Nancy York, Councilmember
(A) Hon. Melba Bishop, Deputy Mayor

CITY OF POWAY

Hon. Jan Goldsmith, Mayor
(A) Hon. Kathy McIntyre, Councilmember

CITY OF SAN DIEGO

Hon. Judy McCarty, Councilmember
(A) Hon. Tom Behr, Councilmember

CITY OF SAN MARCOS

Hon. Lee Thibadeau, Mayor
(A) Hon. Mike Preston, Councilmember

CITY OF SANTEE

Hon. Jack Doyle, Mayor
(A) Hon. Hal Ryan, Councilmember

CITY OF SOLANA BEACH

Hon. Richard Hendlin, Mayor
(A) Hon. Margaret Schlesinger, Councilmember
(A) Hon. Celine Olson, Deputy Mayor

CITY OF VISTA

Hon. Gloria E. McClellan, Mayor
(A) Hon. Bernie Rappaport, Mayor Pro Tem

COUNTY OF SAN DIEGO

Hon. Brian Bilbray, Supervisor
(A) Hon. Susan Golding, Supervisor
(A) Hon. John MacDonald, Supervisor

STATE DEPT. OF TRANSPORTATION

(Advisory Member)
A. A. Pierce, Interim Director
(A) Jesus Garcia, District Eleven Director

U.S. DEPARTMENT OF DEFENSE

(Liaison Member)
Capt. Tom Crane, USN, CEC
Commanding Officer Southwest Division
Naval Facilities Engineering Command

TIJUANA/BAJA CALIFORNIA

(Advisory Member)
Hon. Carlos Montejo Favela
Presidente Municipal de Tijuana

ABSTRACT

TITLE: City of Vista Housing Element

AUTHOR: San Diego Association of Governments/
City of Vista Department of Planning

SUBJECT: Housing needs for the City of Vista
including the identification of needs
mandated by State Housing Law

NUMBER OF PAGES: 148

ABSTRACT: The City of Vista Housing Element
contains a description of housing needs in
the City. The Housing Element
summarizes the market conditions of
supply and demand based on the most
current available information. The outline
of the Housing Element includes all state
requirements for content. Each
jurisdiction must update its element every
five years; the previous Housing Element
was approved in 1986.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	3
I. INTRODUCTION	13
A. Scope of Housing Element	13
B. State Law	14
C. Case Law	15
D. General Plan Consistency	16
E. Citizen Participation	17
F. Sources of Information	17
II. NEEDS ASSESSMENT	21
A. Introduction	21
B. City Profile	21
C. Market Analysis	22
1. Demand	22
a. Existing Population/Households	22
b. Projected Population/Household Growth	24
c. Household Size	25
d. Race-Ethnicity	26
e. Age of Population	28
f. Special Needs	29
(1) Handicapped/Disabled	30
(2) Elderly	32
(3) Large Households	33
(4) Single Parent Households	33
(5) Military	34
(6) Students	35
(7) Homeless	36
(8) Farmworkers/Day Laborers	39
g. Income	41
h. Employment	44
2. Supply	46
a. Existing Housing	46
b. Projected Housing	48
c. Housing Costs	48

TABLE OF CONTENTS (Continued)

d.	Tenure	49
e.	Condition	50
f.	Age of Housing Stock	51
g.	Assisted Housing	52
3.	Supply/Demand Indicators	53
a.	Overcrowding	53
b.	Affordability	54
c.	Vacancy	56
4.	Constraints	57
a.	Non-governmental Constraints	57
(1)	Land Costs	58
(2)	Construction Costs	58
(3)	Financing Costs	59
(4)	Drought	61
b.	Governmental Constraints	61
(1)	Article 34	61
(2)	Land Use Controls	62
(3)	Building Codes	62
(4)	Development Fees	63
(5)	Permit Processing	63
5.	Site Inventory	66
6.	Sites For Homeless Facilities	68
7.	Energy Conservation	70
8.	Regional Share	71
9.	Assessment Of "At-Risk" Assisted Units	72
a.	Inventory	73
b.	Estimated Costs	75
c.	Non-Profit Corporations	76
d.	Funding Sources	78
III.	EVALUATION OF PREVIOUS HOUSING ELEMENT	81
A.	Introduction	81
B.	Analysis	81
1.	Effectiveness	82
2.	Progress	82
a.	Overall Progress	82
b.	Fair Share Progress	91
3.	Appropriateness	94
C.	Growth Management Controls	94

TABLE OF CONTENTS (Continued)

IV.	GOALS, POLICIES AND ACTION PROGRAMS	101
A.	Introduction	101
B.	Goals	101
1.	State Housing Goals	102
2.	City Housing Goals	103
C.	Housing Policies	103
D.	Action Programs	103
1.	New Construction	108
a.	Mortgage Revenue Bond (Owner)	108
b.	Housing Revenue Bond (Renter)	109
c.	Density Bonus (Multi-Family)	110
d.	Inclusionary Housing (All Housing)	110
e.	Tax Increment Set-Aside (Mobilehome/ Others)	112
f.	Homeless Housing and Site Identification/ Emergency Shelter Program	113
g.	Section 202/8 Development (Multi-Family) . . .	114
h.	Mortgage Credit Certificates (Single-Family) . .	115
i.	City-Owned Sites (All Types)	116
j.	Land "Write Downs" (All Types)	116
k.	Housing Trust Fund (County-wide)	117
l.	Single Room Occupancy (SRO)	118
m.	Article 34	119
n.	Second Units	119
2.	Conservation	120
a.	Sec. 8 Certificates/Vouchers (Multi-Family/ Mobilehomes)	120
b.	Condominium Conversion (Apartments)	121
c.	Conserve Mobilehome Parks (As Land Use) . .	122
d.	Mobilehome Occupant Assistance Program (MOAP)	122
e.	California Homeownership Assistance Program (CHAP)	123
f.	At-Risk Units (Existing Apartments)	125
g.	Shared Housing	126
3.	Rehabilitation	126
a.	Rental Rehabilitation (Sec. 8)	126
b.	Housing Rehabilitation (Renter)	127

TABLE OF CONTENTS (Continued)

c.	Housing Rehabilitation (Owner)	127
d.	Housing Rehabilitation/Replacement (Mobilehome)	128
4.	Administration	129
a.	Energy Conservation	129
b.	Code Enforcement	130
c.	Relocation Assistance	130
d.	Monitoring State and Federal Housing Legislation	131
e.	Development Assistance	131
f.	Mobilehome Assistance	132
g.	Factory Built Housing	133
h.	Housing Element Revision/Monitor	133
i.	Fair Housing	134
j.	Planned Residential Development (PRD)	135
E.	Maximum Feasible Units	135

APPENDICES:

Appendix 1	Development Fee Survey	139
Appendix 2	Coordination of Residential Development and Public Facilities Ordinance	143

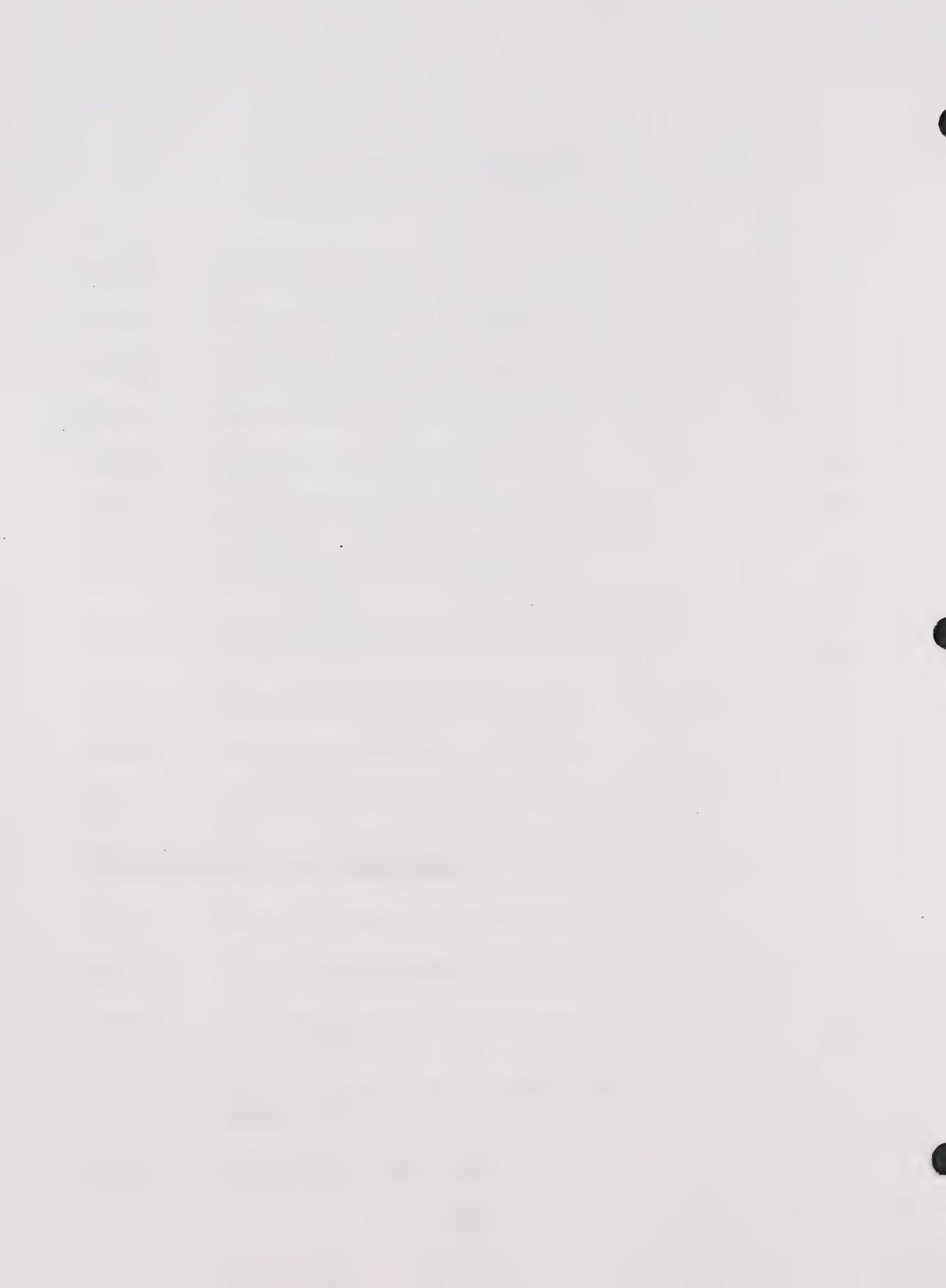
LIST OF TABLES (Continued)

Table 18	Development Fee Survey, Region, 1991	64
Table 19	Land Use Inventory, Vista, 1986	67
Table 20	Vacant, Developed and Developable Land, Vista, 1986 and 2010	69
Table 21	Regional Share, Region, 1991-1996	73
Table 22	Inventory of Low Income Rental Units Subject to Termination of Federal Mortgage and/or Rent Subsidies to Year 2001, Vista, 1991-1996	74
Table 23	Inventory of Low Income Rental Units Subject to Termination of Federal Mortgage and/or Rent Subsidies to Year 2001, Vista, 1997-2001	75
Table 24	Anticipated Funds for Preservation of At-Risk Units, City of Vista, 1991-1996	78
Table 25	Housing Needs Performance (Lower Income Households) By Jurisdiction, San Diego Region, 1985-1990	93
Table 26	Affordable Housing Monthly Cost Limits (Renter and Owner), San Diego Region, 1990	106

LIST OF TABLES

Table 1	Total Population, Vista and Region, 1980-2010	23
Table 2	Total Households, Vista, 1980-2010	24
Table 3	Household Size and Mean, Vista, 1980	25
Table 4	Race and Ethnicity, Vista, 1980	27
Table 5	Race and Ethnicity, Vista, 1988	27
Table 6	Age and Distribution, Vista, 1980 and 1988	29
Table 7	Work/Transportation Disability, Vista, 1980 and 1990	31
Table 8	Income Distribution by Household, Vista, 1979 and 1988	42
Table 9	Income Limits by Category, Region, 1990	44
Table 10	Employment Characteristics, Vista, 1988	45
Table 11	Total Housing Units, Vista, 1980-1990	47
Table 12	Tenure: Occupied Housing Units, Vista, 1980 and 1988	50
Table 13	Year Housing Built, Vista, 1940 to 1990	52
Table 14	Delivered Housing Needs, Vista, 1985-1990	53
Table 15	Persons Per Occupied Housing Unit, Vista, 1980 and 1990	54
Table 16	Very Low and Low Income Overpayers, Vista, 1980 and 1988	55
Table 17	Financing Costs, Region, 1991	60

EXECUTIVE SUMMARY



EXECUTIVE SUMMARY

The housing element is a component of the General Plan which assesses the housing needs of all economic segments of the City. In addition, the housing element defines the goals and policies which will guide the City's approach for resolving those needs, and recommends a set of programs which would implement policies over the next five years.

State law requires that all cities adopt a housing element and describes in detail the necessary contents of the housing element. This housing element responds to those requirements, but it also responds to the special characteristics of the City's housing environment. This element was prepared in 1991 by revising and updating the previously adopted housing element. The revisions incorporate the most current data and information that are readily available. They include an evaluation of the housing element adopted in 1985, an assessment of the current and potential housing actions, and an assessment of resources of the private sector and all levels of the public sector.

CONTENTS

The Housing Element consists of four chapters and supportive appendices. The first chapter summarizes the requirements that a housing element must meet. Those requirements are a composite of State Statutes and pertinent case law. The first chapter also describes the information sources used and the need to insure consistency with the City's General Plan.

The second chapter provides an assessment of the City's housing needs through a market analysis and an identification of the special and regional housing needs, constraints (governmental and non-governmental) to affordable housing, an inventory of sites suitable for residential development, and needs for energy conservation. The needs assessment quantifies the problems of housing, especially the need to address housing affordability.

SUMMARY OF NEEDS ASSESSMENT

Total Population (1990 Census)	71,872 People
Median Age (1988)	31.6 Years
Average Household Size (1990 DOF)	2.58 Persons Per Household
Median Income (Region 1990)	\$33,720
Total Housing (1990 Census)	27,418 Units
Owner/Renter Ratio (1988)	58/42
Number Housing Added	
1970-1980 (1980 Census)	6,266 Units
1980-1990 (1990 Census)	12,456 Units
Regional Housing Needs Statement (Regional Share)	
1991-1996	3,893 Units

The third chapter consists of the evaluation of the prior housing element and the progress made by its housing programs. This evaluation responds to three criteria as required by the State.

Effectiveness: A comparison of the actual results of the previous Housing Element with respect to its goals, policies and programs.

Progress: An analysis of the significant differences between the projected activities of the previous element and the accomplishments to date.

Appropriateness: A description of how the goals, policies, and programs of the revised element incorporate the results of this evaluation.

In response to this evaluation, the City has continued ten programs, revised twelve programs, and deleted three programs. While significant progress was made towards achieving regional and fair share goals during the time frame of the previous housing

element, it is necessary for the City to expand the scope of its housing programs to meet its future housing needs.

The fourth chapter identifies the housing goals, policies and action programs of the 1991 Housing Element which are based upon the evaluation of the previous Housing Element (Chapter III), the assessment of current goals and objectives, and present and projected needs. These revised goals, policies and programs provide the framework to address the housing needs of the City of Vista. The City has expanded its commitment to affordable housing resulting in 31 programs that address the needs of lower and moderate income households through new construction (11 programs), conservation (5 programs), rehabilitation (4 programs), and administration (11 programs). It is estimated that these programs will result in an estimated 1,045 new housing units, 2,105 conserved units, and 185 rehabilitated units. These numbers are reflected in the summary table that follows.

SUMMARY TABLE

1991-1996 PROGRAMS CITY OF VISTA

<u>PROGRAM NAME</u>	<u>PROGRAM PRODUCT (TARGET)</u>	<u>FINANCING</u>	<u>SCHEDULE</u>	<u>RESPONSIBLE AGENCY</u>
1. New Construction				
a. Mortgage Revenue Bond (Owner)	Mortgage assistance for moderate income households (160 units)	Tax exempt bonds	1993-1996	Economic Development Department
b. Housing Revenue Bond (Renter)	Bond financing for construction of lower income rentals (100 units)	Tax exempt bonds	1993-1996	Economic Development Department
c. Density Bonus	Private housing units with affordable units reserved for lower income households (50 lower income units reserved out of 200 units)	Private development, City incentives	1991-1993	Planning Division of Community Development Department
d. Inclusionary Zoning	Private housing units with affordable units reserved for low and moderate income households (200 lower income units, 300 moderate income units)	Private development	1991-1994	Economic Development Department and Planning Division of Community Development Department
e. Tax Increment Set-Aside	Funds for development of lower and moderate income rental housing (100 lower income units, 50 moderate income units)	Tax increment set-aside	1995-1996	Economic Development Department
f. Homeless Housing and Site Identification/ Emergency Shelter Program	Identification of two sites and construction of two 5-bed homeless facilities	CDBG, State Emergency Shelter Program funds, and federal McKinney Act funds	1991-1995	Economic Development Department and Planning Division of Community Development Department

<u>PROGRAM NAME</u>	<u>PROGRAM PRODUCT (TARGET)</u>	<u>FINANCING</u>	<u>SCHEDULE</u>	<u>RESPONSIBLE AGENCY</u>
g. Section 202/8	Construction of very low income units for elderly/disabled (75 units)	Section 202/8	1993-1994	Non-profit corporations and Economic Development Department
h. Mortgage Credit Certificates	Expanded affordability of housing for moderate income first time homebuyers	Tax credits	1992-1994	Economic Development Department
i. City-Owned Sites	Additional sites for affordable housing	General fund	1992	Planning Division of Community Development Department
j. Land "Write Downs"	Facilitate new construction of affordable rental housing units	CDBG, Tax Increment	1992-1993	Economic Development Department
k. Housing Trust Fund (County-wide)	Construction of guaranteed affordable housing units for lower income households	New revenues	1992-1996	Economic Development Department and County of San Diego Department of Housing and Community Development (HCD)
l. Single Room Occupancy (SRO)	Construction of guaranteed affordable units for lower income households	Tax increment and private sector	1991-1994	Economic Development Department
m. Article 34	Construction of guaranteed affordable housing units for lower income households	U.S. Housing and Urban Development (HUD) funds	1991-1996	Economic Development Department and County of San Diego HCD
n. Second Units	Construction of affordable housing units for lower income households	General fund and private sector	1991-1996	City Manager's Office and Planning Division of Community Development Department
2. Conservation				
a. Sec. 8 Certificates/Vouchers	Rent subsidies in existing standard units (160 units)	HUD	Ongoing	Economic Development Department and County of San Diego HCD

<u>PROGRAM NAME</u>	<u>PROGRAM PRODUCT (TARGET)</u>	<u>FINANCING</u>	<u>SCHEDULE</u>	<u>RESPONSIBLE AGENCY</u>
b. Condominium Conversion	Retention of approximately 436 condominium housing units	Part of planning process	Ongoing	Planning Division of Community Development Department
c. Mobilehome Conversion				
(1) Mobilehome Park Conversion Ordinance	Continued affordability of 1,185 mobilehome spaces	General fund	Ongoing	Planning Division of Community Development Department
(2) Mobilehome Occupant Assistance Program (MOAP)	Increase opportunities for mobilehome ownership for lower and moderate households (40 lower income)	CDBG	Ongoing	Economic Development Department and County of San Diego HCD
d. At-Risk Units	Identify and preserve lower income housing at risk of conversion to market rates (76 units)	Tax Increment, CDBG, Cranston-Gonzalez Act funds	1991-1993	Economic Development Department

3. Rehabilitation

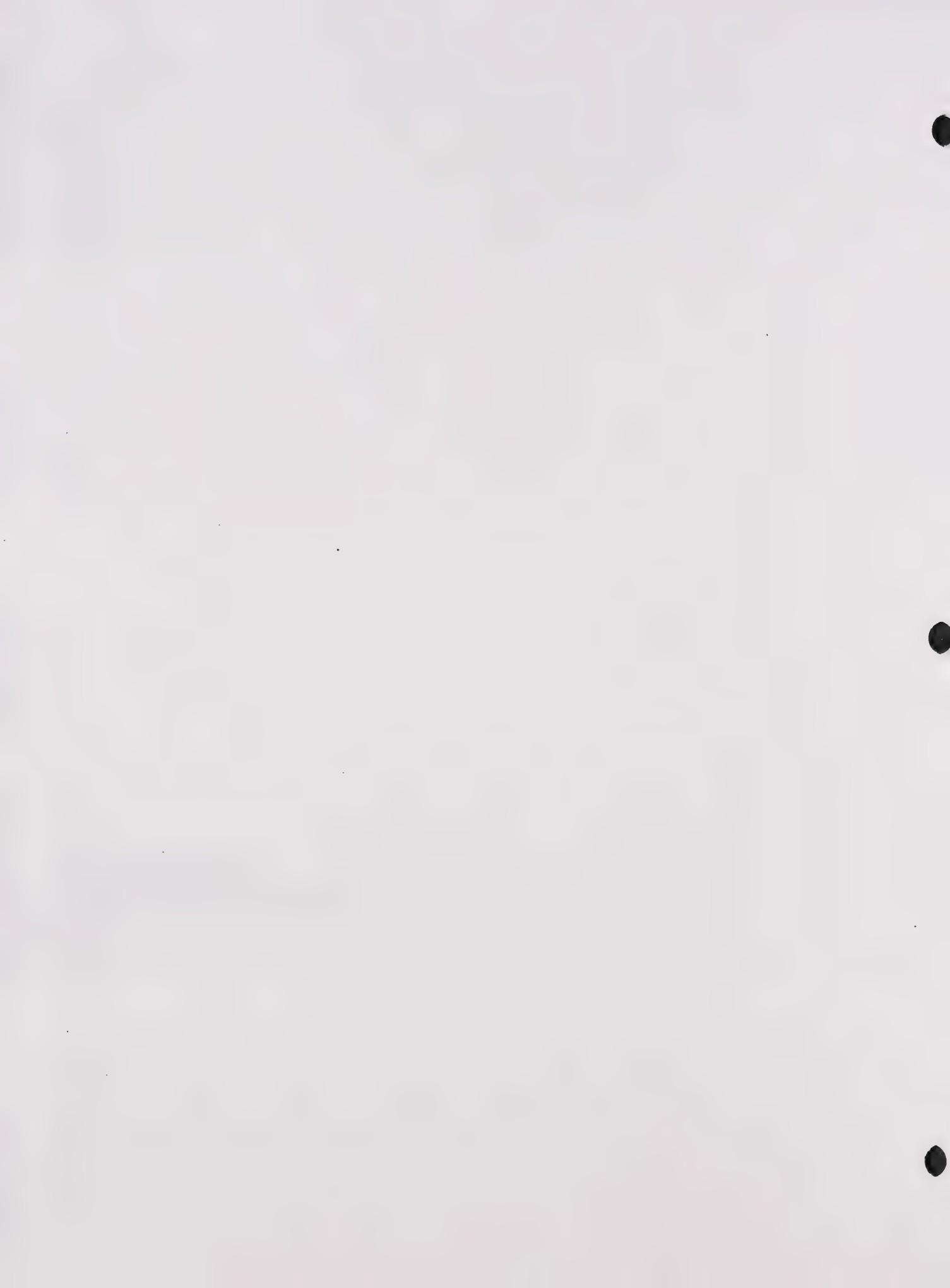
a. Rental Rehabilitation (Sec. 8)	Rehabilitation of rental units	HUD	1991-1996	Economic Development Department and County of San Diego HCD
b. Housing Rehabilitation (Renter)	Rehabilitation of deteriorating multi-family rental housing (20 units)	CDBG, Tax Increment	1991-1996	Economic Development Department and County of San Diego HCD
c. Housing Rehabilitation (Owner)	Rehabilitation of deteriorating owner-occupied housing (25 units)	CDBG, Tax Increment	1991-1996	Economic Development Department and County of San Diego HCD
d. Housing Rehabilitation/Replacement (Mobilehome)	Rehabilitation of deteriorating mobilehome housing (120 units)	CDBG, Tax Increment	1991-1996 (1992-1993 100 units at Olive-Melrose Site)	Economic Development Department and County of San Diego HCD

<u>PROGRAM NAME</u>	<u>PROGRAM PRODUCT (TARGET)</u>	<u>FINANCING</u>	<u>SCHEDULE</u>	<u>RESPONSIBLE AGENCY</u>
e. California Homeownership Assistance Program (CHAP)	Retention of 16 affordable rental units through their sale to lower income households	State CHAP funds	1991-1993	Community Development Department
4. Administration				
a. Energy Conservation	Continued energy efficient units through code compliance	General fund	Ongoing	Building Division of Community Development Department
b. Code Enforcement	Maintenance of building conditions	General fund	Ongoing	Code Enforcement Division of City Manager's Office; Building Division of Community Development Department; and Fire Department
c. Relocation Assistance	Relocation assistance to displaces (limited number)	Project budget(s)	As necessary	Economic Development Department
d. Monitoring State and Federal Funding	Maintain up-to-date status of housing programs	General fund	1991 - Initiate program Ongoing after that	Community Development Department and Economic Development Department
e. Development Assistance	More effective housing development	Tax Increment	1991 - Initiate program Ongoing after that	Economic Development Department
f. Factory Built Housing	Additional affordable housing opportunities for lower and moderate income households	General fund	1993 - Initiate program Ongoing after that	Community Development Department and Economic Development Department
g. Article 34	Provision of new lower income housing	General fund	As necessary	City Manager and City Council
h. Housing Element Revision/ Monitor	Periodic assessment of housing element progress and updates	General fund		Planning Division of Community Development Department and Economic Development Department
(1) Update			(1) 1992-1995	
(2) Monitor			(2) Annually	
i. Fair Housing	Continued implementation of fair housing objectives	CDBG	Ongoing	Economic Development Department

<u>PROGRAM NAME</u>	<u>PROGRAM PRODUCT (TARGET)</u>	<u>FINANCING</u>	<u>SCHEDULE</u>	<u>RESPONSIBLE AGENCY</u>
j. Planned Residential Development (PRD)	Continued quality housing development in a planned environment	General fund	Ongoing	Planning Division of Community Development Department

CHAPTER I

INTRODUCTION



I. INTRODUCTION

A. SCOPE OF HOUSING ELEMENT

The revised Housing Element is based on current available information on housing and population, including the 1980 U.S. Census. Since State law requires that a detailed housing needs assessment be included in the housing element, some data not available from the Census have been approximated. The Housing Element is an integral component of the City of Vista General Plan, combining State Housing Law with other City goals, policies, and programs.

Much of the contents of the Housing Element is dictated by Article 10.6 of the California Government Code. Major requirements are:

1. Documentation and discussion of the housing needs of all economic segments of the community including population characteristics, special housing needs, employment trends and characteristics of the existing housing stock.
2. A regionally developed fair share housing allocation formula distributing needed low and moderate income housing among local jurisdictions.
3. An inventory of the resources and constraints relevant to meeting the housing need including land available for residential development and governmental and nongovernmental constraints on the provision of affordable housing.
4. Policies and programs which address each of the needs identified.

5. An implementation program specifying the agency(ies) responsible for implementing each recommended policy or program, short and long range implementation targets, and the funding source.

In addition, there must be adequate opportunity for public participation from all economic segments of the community in the development of the element; and the work must be coordinated with other local jurisdictions in the housing market area.

The City of Vista is expected to continue to attract new residents. The private sector can easily provide for the upper, upper-middle, and middle income households. However, public support will be necessary to preserve and expand the supply of housing available to low and moderate income households.

B. STATE LAW

The preparation of the Housing Element is guided by state law, Chapter 10.6 of the Government Code. The law governing the contents of housing elements is among the most detailed of all elements of the General Plan. According to Section 65583 of the Government Code, "The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing and shall make adequate provision for the existing and projected needs of all economic segments of the community."

The assessment of housing needs must include seven areas of analysis: existing and projected housing needs for all income levels (including the city's share of regional housing), demographic and housing characteristics, identification, demographic and housing characteristics,

identification of sites for residential development, governmental and nongovernmental constraints, special housing needs, and energy conservation.

The second major component of a housing element is "a statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement and development of housing" (Section 65583(b)). The law recognizes that the needs will likely exceed the City's resources and ability to meet the needs. The city must, however, "establish the maximum number of housing units that can be constructed, rehabilitated, and conserved over a five year time frame" (Section 65583(b)).

The final component that must be included in a housing element is "a program which sets forth a five year schedule of actions . . . to implement the policies and achieve the goals and objectives of the housing element" (Section 65583(c)). This program must identify potential housing sites "for all income levels including rental housing, factory-built housing, mobile homes, emergency and transitional housing;" assist the housing needs of low and moderate income people; address governmental constraints that impact housing; conserve and improve existing affordable housing; and promote equal opportunities for housing.

C. CASE LAW

Decisions by U.S. and State courts have provided specific interpretations of the laws related to housing. The importance of the housing element has been reinforced by the courts, especially in California where landmark decisions have been made.

Associated Home Builders, Etc., Inc. v. City of Livermore (1976) established the need to deal with housing in the regional context; Buena

Vista Garden Apartment Association v. City of San Diego Planning Department (1985) asserted that a city's housing element must be in substantial compliance with the state law; and Pacifica Corp. v. City of Camarillo (1983) reaffirmed the court's recognition and protection of citizens power of initiative in cases where initiatives are reviewed for consistency with elements (housing) of the General Plan.

Although many cases could be cited, the purpose of this section is not to provide a legal overview of housing case law, but to emphasize the importance of the housing element in potential litigation. This point will become increasingly important as the courts review legal actions brought against cities. The relationship of the housing element to other elements of the General Plan (especially land use) and development/growth control measures will come under close scrutiny by the courts. It is important that this context is maintained in the housing element.

D. GENERAL PLAN CONSISTENCY

The Housing Element is one of seven elements of a General Plan required by state law. The other six are Land Use, Circulation, Open Space, Conservation, Safety and Noise. Several of these elements affect the development of a housing strategy in that they identify environmental or man-made factors which impact the ability of areas of the County to accommodate housing. These include the Public Safety, Seismic Safety, Noise, Energy, Open Space and Conservation Elements. The Housing Element does not recommend policies or programs which would create housing at the expense of the identified goals and policies of these elements. Rather it identifies goals intended to produce a balance among the various elements. In order to achieve this, those areas of the City which are less constrained must be designated to accommodate expected growth. Such designations need to be at sufficiently high densities and

served by adequate public facilities. For this reason, Housing Element goals and policies must be reflected in the Land Use and Circulation Elements.

E. CITIZEN PARTICIPATION

The importance of the Housing Element requires an opportunity for participation of citizens of all economic ranges. "The local government shall make a diligent effort to achieve public participation of all economic segments of the community . . ." (Section 65583(b)). The City of Vista has ensured the opportunity for citizen participation through the public hearings of both the Planning Commission and City Council as well the distribution of the draft housing element to interested parties. Specific distribution to an array of community groups and housing advocacy groups insured a wide range of opportunities for input. Key drop off locations, including City Hall, Vista Public Library and Prengle Senior Center, were also supplied with additional copies to be made available to all interested groups and individuals.

- o March 5 Joint workshop (Planning Commission/City Council)
- o March 20 Mobilehome Task Force meeting
- o April 2 Planning Commission meeting
- o April 16 Planning Commission hearing
- o May 14 City Council meeting

F. SOURCES OF INFORMATION

The 1991 housing element is based upon the most current information that was available at the time of preparation; every effort has been made to find the most current data. The following sources are used: 1990

Census, 1990 Dept. of Finance Income Estimates, 1980 Census, U.S. Department of Commerce, Bureau of Census; 1990 Regional Housing Needs Statement, San Diego Association of Governments (SANDAG); 1990 Housing Needs Performance Report (SANDAG); 1990 Demographic Characteristics of the San Diego Region (SANDAG); 1988 Age and Sex Estimates, SourcePoint (SANDAG); 1986 Series 7 Regional Growth Forecast, SANDAG; 1988 Household Income Estimates, SourcePoint (SANDAG); 1988 Employment Estimates San Diego Region, SourcePoint (SANDAG); 1980-1990 Housing and Population Estimates, California Department of Finance; 1990/91 Development Fees Study and San Diego County Building Industry Association. The most detailed and accurate data base is the 1980 Census. But it was limited use (extrapolations and 1980-1990 trend analysis)

CHAPTER II

NEEDS ASSESSMENT



II. NEEDS ASSESSMENT

A. INTRODUCTION

This chapter provides an assessment of the current and future housing needs in the City of Vista. The characteristics of the population are discussed to demonstrate how the demographics of the City will determine the future need for housing. In addition, the characteristics of the existing housing supply are discussed in order to assess each community's ability to respond to the needs. The Regional Housing Needs Statement recommends that each city share the overall regional need for new housing units (regional share) as well as assistance to lower income households (fair share).

It must be kept in mind that the housing market in San Diego County is regional in nature; so that the policies of one jurisdiction will affect the housing market in other jurisdictions. In acknowledging the regional nature of the housing market, a portion of what follows therefore deals with the entire region.

B. CITY PROFILE

The Vista profile consists of the special characteristics and factors that provide the setting for the housing element. The City is located in the northwestern portion of the County and comprises 17.6 square miles. The semi-rural setting and Mediterranean climate provide a unique and attractive living environment. This setting has a substantial impact on the employment characteristics as well as the City's economic base. These conditions attract growth, which in turn creates a competitive residential atmosphere. The City is characterized as "the perfect climate for business."

C. MARKET ANALYSIS

The market analysis portion of the housing element examines the population and housing characteristics which largely determine the housing needs of the community. Such an analysis includes a discussion of the traditional indicators of supply and demand including those mandated by state law.

The development trends that shape the market reveal substantial growth and development. Southern California, especially San Diego County, is experiencing large increases in population and housing. From 1970-1990, the City of Vista has grown by 47,184 people or 191%. The housing stock has expanded to meet the demand that this growth has generated.

1. Demand

a. Existing Population/Households

The population of Vista was 35,834 in 1980. Based on the 1990 Census, the population of the City grew to 71,872 by 1990. Thus, the City's population increased by 36,038 people or 101% from 1980 to 1990 (Table 1). The San Diego region's population increased by 34% for the same time period. The City's population as a portion of the region's population grew from 1.9% in 1980 to 2.9% in 1990.

Table 1

CITY OF VISTA HOUSING ELEMENT
TOTAL POPULATION
CITY OF VISTA AND SAN DIEGO REGION
1980, 1990, 2010

<u>Year</u>	<u>Vista</u>	<u>San Diego Region</u>	<u>Vista as Percent of San Diego Region</u>
1980	35,834	1,861,846	1.9%
1990	71,872	2,498,016	2.9%
2010	77,256	3,154,500	2.5%

Sources: 1980 and 1990 Census and SANDAG Series 7 Growth Forecast

According to the 1980 Census, Vista had 13,690 households in 1980. By 1990, that number grew to an estimated 25,748, an increase of 55% (Table 2). For the same time period, the region's households increased 35%.

Table 2

CITY OF VISTA HOUSING ELEMENT
TOTAL HOUSEHOLDS
CITY OF VISTA
1980, 1990, 2010

<u>1980 Households</u>	<u>Vista as Percent of Region</u>	<u>1990 Households</u>	<u>Vista as Percent of Region</u>	<u>2010 Households</u>	<u>Vista as Percent of Region</u>
13,690	2.0	25,748*	2.8	30,522	4.0

*Estimate

Sources: 1980 Census, 1990 SANDAG Demographic Characteristics, and SANDAG Series VII Forecast

b. Projected Population/Household Growth

Vista is projected to increase by 30,507 people and 13,053 households from 1986 to 2010. This growth would represent a population increase of 65% and a household increase of 75%. During the same time period, the region's population is projected to increase by 45% and households by 56%. Thus, the City's population and households will increase at a rate 1 1/2 times that of the fast growing region. By 2010, Vista will contain 2.5% of the region's population and 4% of the region's households.

c. Household Size

Household size is an important market characteristic because it helps shape housing demand. The small household (1-2 persons per household) traditionally prefers units with 0-2 bedrooms, while family households (3-4 persons per household) prefer units with 3-4 bedrooms. Large households (5 or more persons per household) prefer units with 4 or more bedrooms. In 1980, approximately 60% of all households in Vista were comprised of either one or two persons. In addition, the mean household size was 2.6 in 1980 (Table 3) and is expected to decline to 2.46 by 2010.

Table 3

CITY OF VISTA HOUSING ELEMENT
HOUSEHOLD SIZE AND MEAN
CITY OF VISTA
1980

<u>Household Composition</u>	<u>Number</u>	<u>Percent</u>
One person	3,098	22.6
Two persons	5,088	37.2
Three persons	2,281	16.7
Four persons	1,782	13.0
Five persons	818	6.0
6 or more persons	<u>623</u>	<u>4.5</u>
Total Households	13,690	100%

Mean Household Size: 2.6

Source: 1980 Census

As the regional and national trends for smaller average household size impact the city, the household size composition will gravitate to the two and three persons per household group. Due to declining birth rates, the average number of persons per household is anticipated to continue its decline.

d. Race-Ethnicity

Race-ethnicity of the population is important to an analysis of housing needs and conditions. The cultural influences of races are often reflected in preferences for housing type, location of housing, associated services, and household composition. For example, the concept of "extended family" can have implications on the definitions of overcrowding and housing conditions. Therefore, the racial and ethnic composition of a community's population should also be more carefully examined at the neighborhood level.

Vista's population while predominantly White, is a cross-section of races and ethnic groups. In 1980, the City was 84.7% White, 3.1% Asian, 1.2% Black, .9% American Indian, and 10.1% Other (Table 4). Persons of Hispanic origin constituted 17.2% of the population. According to the 1990 Census, Vista's ethnic composition has since changed. The percentage of the City's Asian population increased to 4.0%; and Blacks to 4.5%. Whites and American Indians, as a percentage of the population, decreased to 80.7% and .8% respectively. Other remained constant. Persons of Hispanic origin increased to 24.8% of the population.

Table 4

**CITY OF VISTA HOUSING ELEMENT
RACE AND ETHNICITY
CITY OF VISTA
1980**

<u>Race/Ethnicity</u>	<u>Total Persons</u>	<u>Percent of Total Population</u>
Hispanic	(6,163)*	(17.2%)*
White	30,362	84.7%
Black	414	1.2%
Asian	1,118	3.1%
American Indian	319	.9%
Other	<u>3,621</u>	<u>10.1%</u>
Total	35,834	100.0%

*Because Hispanics are classified as an ethnic group, they are also included in the five racial groups. In order to avoid a double count, this number is not added to the total.

Source: 1980 Census

Table 5

**CITY OF VISTA HOUSING ELEMENT
RACE AND ETHNICITY
CITY OF VISTA
1990**

<u>Race/Ethnicity</u>	<u>Total Persons</u>	<u>Percent of Total Population</u>
Hispanic	(17,804)*	(24.8%)*
White	57,972	80.7%
Black	3,201	4.5%
Asian	2,853	4.0%
American Indian	593	0.8%
Other	<u>7,253</u>	<u>10.2%</u>
Total	71,872	100.0%

*Because Hispanics are classified as an ethnic group, they are also included in the five racial groups. In order to avoid a double count, this number is not added to the total.

Source: 1990 Census

e. Age of Population

Age distribution is also an important market characteristic because of housing demand is influenced by the housing preferences of each age group. Demand for housing that responds to the young adult population (20-34 year olds) traditionally takes the form of apartments, low to moderate cost condominiums, and smaller single family units; the 35 to 65 year old group generates demand for moderate to high cost apartments and condominiums, and single family units; the 65 years and older group generates demand for low to moderate cost apartments and condominiums, group quarters, and mobile homes. Many seniors also live in older single family units that were the family's home.

The City's population is projected to age in accordance with regional and national trends. Estimates by SANDAG for the age distribution of the City support those projections; the median age has increased from 30.4 years in 1980 to 31.6 years in 1988 (Table 6).

Table 6

CITY OF VISTA HOUSING ELEMENT
AGE DISTRIBUTION
CITY OF VISTA
1980 AND 1988

<u>Age Group</u>	Population <u>1980</u>	Percent of Population <u>1980</u>	Population <u>1988</u>	Percent of Population <u>1988</u>
0-4	2,891	7.8	5,389	9.6
5-13	4,265	12.4	6,478	11.5
14-17	2,283	6.7	3,180	5.6
18-24	5,344	13.6	7,032	12.5
25-34	5,814	15.9	9,213	16.3
35-59	7,958	24.0	15,221	27.0
60-64	1,565	4.6	2,184	3.9
65-74	3,192	8.6	3,847	6.8
75+	<u>2,522</u>	<u>6.5</u>	<u>3,815</u>	<u>6.8</u>
	35,834	100.0	56,359	100.0
Median Age		30.4		31.6

Sources: 1980 Census and 1988 SourcePoint Age and Sex Estimates.

f. Special Needs

Special housing needs include those households who warrant additional discussion due to their unique requirements or conditions related to housing. These special households, as identified in the state law, are "the handicapped, elderly, large households, families with female heads of households, and families and persons in need of emergency shelter" (Government Code Sec. 65583). In addition, the housing needs of the military, students, and farmworkers are also discussed. This

section is intended to identify specifically those segments within the City that impact the competition for affordable housing. Often these groups compete against each other for the same type of housing. The lack of affordable housing for each of these groups is also compounded by the relatively lower incomes associated with these special needs groups.

(1) Handicapped/Disabled

The housing needs of the handicapped are difficult to measure. The 1980 Census information is limited to data on work and transportation disabilities. Moreover, the definition of handicapped/disabled varies from one service agency to another.

SANDAG estimates that 7% of the total population in the San Diego region has a serious disability. Applying this regional percentage to the approximately 71,872 persons residing in Vista in 1990 results in an estimate of 5,031 seriously disabled persons in the City. These figures are important to housing needs because the disabled have special design requirements, in addition to being less likely to be able to afford housing without assistance.

In Vista, the elderly comprise 65% of the total disabled from public transportation. Table 7 illustrates both work and transportation disabilities

for 1980 and 1990 (based on an extrapolation of 1980 Census data).

Table 7

CITY OF VISTA HOUSING ELEMENT
WORK/TRANSPORTATION DISABILITY
CITY OF VISTA
1980 AND 1990

	<u>Work Disability</u>	<u>1980</u>	<u>1990</u>
1A. With work disability			
1. In labor force		780	1,448
2. Not in labor force			
a. Prevented from working		999	1,862
b. Not prevented from working		217	372
1B. No work disability		19,862	37,654
Total		21,858	41,378

Transportation Disability

2A. Age 16-64			
With a public transportation disability		530	1,034
No public transportation disability		21,328	40,344
2B. Age 65+			
With a public transportation disability		970	1,831
No public transportation disability		4,690	8,818

Sources: 1980 Census and 1990 Demographics of Persons with Disabilities (SANDAG)

(2) **Elderly**

Elderly persons, often on limited incomes, have difficulty finding affordable housing. Many elderly households need small "efficiency" units to make independent living possible. Where elderly persons can live with other family members or can afford to maintain their own home, their housing needs can be met. However, many single elderly persons need some form of housing assistance.

The 1980 census identified more than 358,000 individuals over the age of 55 in San Diego County. This segment of the population is growing rapidly. The group of persons age 65 to 74 years grew at 61.0 percent, while persons 75 years and older grew by 65.3 percent. Vista however, has shown no net change in number of elderly headed households as percent of total population since 1980.

SourcePoint estimates that in 1988 the City's population contained 7,662 people over 65 years of age (3,847 at 65-74 years and 3,815 over 75 years). Since 1970, the elderly population (65 years of age or older) has increased, but the share of the total population represented by elderly persons has declined as other younger age groups have increased at a greater rate. Applying the City's 1980 percentage (26%) of elderly households, as a percent of all households to the

current number of households (21,433) would result in approximately 5,573 elderly households (owners: 4,068, renters: 1,505).

(3) Large Households

Large households are defined as those households with five or more persons. Large households generate a need for units with more than 3 bedrooms. This housing is more expensive and, due to the higher expenses associated with larger households, less affordable for low and moderate income households. The City had 1,441 such households in 1980, or 10.5% of the City's households. Approximately 481 households (33.4%) were renters. Using the 1980 percentage and applying it to the City's current households would result in a current estimate of 2,643 (owners: 1,760, renters: 883) large households.

(4) Single Parent Households

Single individuals with dependent children represent another important group with special housing needs. The housing needs of single parent households have increased in recent years. Although information concerning direct income for single-parent households with children is unavailable, the employed single-parent typically desires minimal maintenance housing near employment, schools, shopping, day care, and recreational

areas. The housing needs of this group therefore generate special concern because the single parent household tends to have a lower income and a higher need for social services.

The poverty status of female-headed families is especially illustrative of the needs of this special group. Therefore, the number of predominantly female single-parent households with children forms a significant portion of lower-income households in "need". Although no direct measurement of this need has been provided, the census information provides an indication of the magnitude of this need. The 1980 Census identified 954 female-headed households with children, accounting for 7.0% of the City's households. Applying this percentage to estimate the City's current number of households would result in approximately 1,500 female-headed households. Further, women tend to earn lower wages in general, which also impacts the need for affordable housing.

(5) Military

The military population's influence on the demand for housing takes two forms: (a) the existing service households trying to find housing; and (b) the former service households (either retirement or non-retirement separations) trying to find housing.

The most recent statistics from the Navy Housing Referral Office estimate that countywide, approximately 40,000 military families are eligible for housing while only 6,439 government owned family housing units are available. The major concentrations of military population in North County center around Camp Pendleton. This Marine Base Camp is a substantial installation that provides some military housing on base. However, due to long waiting lists and eligibility requirements, a substantial portion of the military personnel seeks housing outside the camp. The City of Vista is not significantly impacted by this need.

(6) Students

Student housing is considered a factor that affects housing availability. Although students may produce only an individual temporary housing need, their impact upon housing demand and post-study residence is critical in the immediate university areas. National University is located in Vista; the University specializes in providing education to students who have full-time employment. The enrollment is, therefore, largely based on evening classes. No university with a student housing need is located within the City of Vista. Therefore, the student demand for housing poses no special demands and would be reflected as part of the regional market.

The recent opening of the new Cal State University campus in nearby San Marcos may have an impact on housing in the future. Presently, however, enrollment is less than 1,000 and no housing will be provided on campus until the mid-1990's. Any major impact during the time frame of this element is not anticipated.

The same market forces that impact the lower housing population will influence student housing. The high cost of housing, condominium conversions, and student restrictions make it difficult for students to find affordable housing. This influence is extended beyond graduation and has a detrimental impact upon the region's economy. The recent graduates provide a specialized pool of skilled labor that is vital to the region; however, the lack of affordable housing often leads to their departure from the region.

(7) Homeless

The most recent legislation governing Housing Element law mandates municipalities to address the special housing needs of the homeless within the boundaries of their jurisdiction. The Regional Task Force on the Homeless defines homeless as individuals that lack a fixed and adequate nighttime residence. The primary residences of the homeless are:

- (a) Publicly or privately operated emergency shelters.
- (b) In the streets, parks, abandoned buildings, automobiles, or in any other public or private place not intended to be used as regular sleeping accommodations for humans.
- (c) In temporary makeshift arrangements in the accommodations of others.

The needs of the homeless have received substantial attention in the past few years. The exact amount of homeless is difficult to estimate because they are highly mobile, do not have residences, and are often reluctant to volunteer information. However, based on observations by law enforcement officials and interviews with local service providers, the urban homeless population is estimated to be 100. This does not include migrant workers. The City has established a Homeless Task Force which will provide additional information on the extent and type of homeless needs that exist in the City (see below). When that report is completed (early 1992), the Housing Element will be amended if necessary. During the citizen participation process and planning commission hearings, advocate groups provided informal estimates closer to 150 homeless.

Existing service agencies indicate that a growing need exists for limited-term shelter facilities for individuals and families with no available shelter due to the following constraints: limited fixed income, unemployment, recent eviction, mental problems, family violence or difficulty adapting to a new culture. Based on Regional Taskforce on the Homeless percentages, the target group of approximately 100, consists of 60 single men (60%), 15 single women (15%) and 25 family members (25%). Several organizations within the City and County provide assistance to the homeless on a temporary or emergency basis.

The City staff task force was created in October 1990 to address issues relating to the homeless. The staff task force members represented impacted departments including Parks and Community Services, Planning, Code Enforcement, Fire, Public Works, Sheriff's and City Manager's Office. In January, 1991, the staff task force presented its "Staff Evaluation Report on Homelessness" to the City Council, which approved the continuation of the staff task force in addition to the creation of a Homeless Advisory Committee comprised of city staff as well as citizens and social service agencies. The Advisory Committee will work in cooperation with other homeless task forces in the region to develop long-term alternatives and solutions to Vista's and the region's homeless problem.

(8) Farmworkers/Day Laborers

The housing needs of the farmworker are also difficult to quantify. Farmworkers are traditionally defined as those households whose wage earners make their living through seasonal agricultural work and who move with the seasons to different farming areas or communities. However, the farmworker in the San Diego region and the City does not fit this stereotype. The farming industry in the region concentrates on year round crops. Therefore, the farmworkers are less likely to follow the seasonal migration patterns than in other parts of the state.

The 1980 Census provided only indirect measurements of the extent of farmworker housing need. Information about the farmworker is limited because they are reluctant to participate in any survey and tend to be less visible. The undocumented immigrant and migrant worker form a substantial part of the farmworker population. Local immigration and Naturalization Service officials have estimated that up to 80% of "migrants" in North San Diego County received temporary work pursuant to the Immigration Reform and Control Act of 1986 amnesty provisions. The approval rate for adjustment to permanent residence was extremely high - running at 95% of all amnesty applications.

The high cost of housing and low wage scale has forced a significant portion of this population to seek housing alternatives such as spider holes and underbrush encampments. Moreover, the work force involved was so largely undocumented prior to employer sanctions taking effect (December 1, 1988) that ten year-old census numbers are not reliable indicators to gauge farmworking housing needs. The Regional Task Force on the Homeless estimates that there are approximately 10,000 - 20,000 migrant workers (which would include a substantial number of homeless/farmworkers) in North County without housing. Several trends will aggravate this special housing need: (1) the families are increasingly joining the workers; (2) undocumented migrant workers' preference to send wages back to homeland to support their families instead of spending earnings on housing; and (3) the year-round nature of the region's agricultural base.

Farmworkers who work in agriculture and live in Vista the entire year as permanent residents are included in the City's estimates of households needing assistance due to affordability. The 1980 Census revealed that approximately 865 individuals were employed in the agriculture, forestry, fisheries and mining industries. In 1988, that number was approximately 718 persons (see Table 10). The majority of these are agriculturally employed since mining, fisheries and forestry activities in Vista are negligible.

Finally, the term "farmworkers" may be misleading since this special needs group often consists of two distinct entities: farmworkers and day laborers. The day laborers include a large portion of the work force which may not be farm-related. The City of Vista's day laborers are concentrated in the East Vista Way, Post Office, and Strawberry Hill areas. While no statistical documentation is available, testimony during the public hearings and citizen participation process identified possibly 1,000 or more migrant day laborers. The 1990 Census estimates the City to have 295 total homeless.

g. Income

Income characteristics of the population are important market indicators because they influence both the range of housing prices in the community and the ability of the population to afford housing. The population of the City has historically had a median income below that of the region. In 1980, the City's median household income was \$15,285, or 11% below the regional median of \$17,107.

Two bases of information are presented: (1) current SANDAG/SourcePoint estimates of household income distributions by jurisdiction are presented in Table 8. These data are provided to update income information from 1980 and to provide a comparison of the City to the region and (2) the HUD estimate of median income is based on a regional scale (Table 9). While these figures

are similar to the SANDAG/SourcePoint figures, they cannot be interchanged. The HUD figures are used to determine eligibility for participation in the housing programs.

In 1990, the City's median income, as analyzed by SANDAG/SourcePoint, was \$28,183, or 16% below the regional median of \$33,720. Over 45% of Vista's households made less than the regional median in 1980. That figure increased to 54% in 1990 (Table 8).

Table 8

**CITY OF VISTA HOUSING ELEMENT
INCOME DISTRIBUTION BY HOUSEHOLD
CITY OF VISTA
1980 AND 1990**

<u>Household Income</u>	<u>1980</u>		<u>1990</u>	
	<u>Number of Households</u>	<u>Percent (%)</u>	<u>Number of Households</u>	<u>Percent (%)</u>
Less than \$10,000	4,791	28	2,669	10
\$10,000-\$14,999	2,817	17	2,720	11
\$15,000-\$24,999	4,517	27	5,921	23
\$25,000-\$34,999	2,595	15	4,914	19
\$35,000-\$49,999	1,412	8	4,728	18
\$50,000+	<u>784</u>	<u>5</u>	<u>4,796</u>	<u>19</u>
Total	16,916	100.0%	25,748*	100%

*Estimate

Sources: 1980 and 1990 SANDAG Income Estimates

The eligibility of income groups to qualify for the City's housing programs can be determined by using the following income categories as derived from the HUD income information and as defined by State Law: very low, low, moderate and above moderate. The figures in Table 9 are based on a HUD 1991 regional median family income of \$41,300.

- Very low income families are defined as those families whose annual income equals from 0 to 50% of the median income. (Adjusted for family size).
- Low income families are defined as those whose annual income equals from 50 to 80% of the median income. (Adjusted for family size).
- Moderate income families are defined as those families whose annual income equals from 80 to 120% of the median income. (Adjusted for family size).
- Above moderate is defined as those families whose annual income exceeds 120% of the median income.

Table 9

CITY OF VISTA HOUSING ELEMENT
INCOME LIMITS BY CATEGORY
SAN DIEGO REGION
1991

<u>Income Category*</u>	<u>Limit By Size</u>					
	<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>	<u>5 Person</u>	<u>6 Person</u>
Very Low	\$14,450	\$16,500	\$18,600	\$20,650	\$22,300	\$23,950
Low	\$23,150	\$26,450	\$29,750	\$33,050	\$35,700	\$38,350
Median	\$28,938	\$33,063	\$37,188	\$41,313	\$44,625	\$47,938
Moderate	\$34,725	\$39,675	\$44,625	\$49,575	\$53,550	\$57,252
Above Moderate	\$34,725+	\$39,675+	\$44,625+	\$49,575+	\$53,550+\$57,252+	

*Based on Median Income of \$41,300 for the San Diego region (2/91)

Source: U.S. Housing & Urban Development and State Housing & Community Development

h. Employment

Employment characteristics are important to housing market analysis since employment is directly related to income and the ability to afford housing. In addition, the relationship between the locations of housing and employment has an impact upon transportation systems. The City of Vista is north of the major employment centers in San Diego County. Thus, substantial commuting occurs between these employment sites and housing areas in the City, as the higher wages of the employment centers attract employees willing to incur the costs of commuting. However, a need for lower wage labor for the expanding commercial and service centers of the City continues to increase.

Table 10

**CITY OF VISTA HOUSING ELEMENT
EMPLOYMENT CHARACTERISTICS
CITY OF VISTA
1988**

<u>Industry</u>	<u>Employment</u>	<u>Percent of Total Employment Base</u>
Agriculture, Forestry, Fishing and Mining	718	3.9
Construction	1,425	7.8
Non-Durable Manufacturing	312	1.7
Durable Manufacturing	714	3.9
Transportation, Communication, and Utilities	621	3.4
Wholesale Trade	805	4.4
Retail Trade	4,256	23.1
Finance, Insurance and Real Estate	1,417	7.7
Services	5,255	28.5
Government	<u>2,877</u>	<u>15.6</u>
Total	18,400	100.0%

Source: SourcePoint 1988 Regional Employment Estimates

In 1988, Trade (27.5), Services (28.5), and Government (15.6) accounted for 71.6% of the total employment of the residents (Table 10). Since the salaries normally associated with these categories are relatively lower paying than salaries associated with manufacturing and construction, relatively lower income levels of households have resulted in Vista in comparison to the rest of the region.

Employment in the San Diego region was estimated to have increased from 840,407 jobs in 1980 to 1,163,156 jobs in 1988, with the largest relative increases occurring

in finance services (64.4%) and wholesale trade (61.7%). SANDAG estimates that Vista's employment growth rate will be 2.4 times higher than the region's for 1986-2010. These employment opportunities therefore will continue to generate a need for housing that responds to households throughout all income ranges, especially lower income.

2. Supply

a. Existing Housing

In addition to demand, the supply characteristics are the other component of the Market Analysis. Demand is people oriented; supply is unit oriented. According to the 1990 Census, the total supply of housing for the City was 27,418 units in 1990. The City's housing is predominantly single family (56.5% in 1980) at a decreasing rate (54.2% in 1990).

Because the 1990 Census housing unit figures have not been broken down by category as of this writing, the figures used in Table 11 are taken from Department of Finance (DOF) estimates. Because the 1990 DOF figure is an estimate, it will not correspond exactly to the 1990 Census figure.

The figures in Table 11 nonetheless reveal several significant supply characteristics that illustrate the City's development patterns. From 1980-1990, the housing stock grew by roughly 12,300 units, an increase of 83%, while the population increased by 31,998 or 89% for the

same period. Of this growth in supply, 5,656 units were single family and 6,312 multi-family units. This changed significantly the percentage of multi-family units as a percent of all units from 26% in 1980 to 40% in 1990.

Table 11

**CITY OF VISTA HOUSING ELEMENT
TOTAL HOUSING UNITS
CITY OF VISTA
1980 TO 1990**

	<u>Single Family</u>	<u>Two to Four Units</u>	<u>Five or More Units</u>	<u>Mobile Homes</u>	<u>Total Occupied</u>	<u>Vacant Units</u>	<u>Total Units</u>
1980	9,099	1,015	3,462	1,362	13,690	1,248	14,938
1981	9,368	1,055	3,534	1,356	14,236	1,077	15,313
1982	9,578	1,067	3,546	1,324	14,728	787	15,515
1983	9,839	1,078	3,551	1,334	15,089	713	15,802
1984	10,304	1,114	3,700	1,371	15,328	1,161	16,489
1985	10,774	1,123	4,006	1,388	16,251	1,040	17,291
1986	11,227	1,166	4,900	1,528	17,462	1,359	18,821
1987	11,690	1,385	5,920	1,475	19,047	1,423	20,470
1988	12,674	1,500	7,206	1,549	21,435	1,494	22,929
1989	14,120	1,577	8,092	1,605	23,723	2,211	25,394
1990	14,755	1,712	9,077	1,686	25,749	1,481	27,230

Sources: 1980 Census and 1990 California Department of Finance Estimates

From 1985-1990, the City's housing stock grew by 9,939 total units. Of these, 3,981 were single family units and 5,660 were multi-family units. In addition, 298 mobilehome units were added. These figures equate to an average 796 single family units, 1,132 multi-family units, and 60 mobilehome units per year for this time period.

Presently there are 23 mobilehome parks in Vista comprising 1,686 housing units. These units represent both renter and owner-occupied units. It should also be noted that while mobilehome parks and manufactured subdivisions are often categorized together for statistical purposes, they represent two separate housing entities.

The City's housing supply increased at a faster rate than housing supply in San Diego region, 83% versus 31%, from 1980-1990. The City's housing stock comprised 2.1% of the region's housing stock in 1980 and increased to 2.8% in 1990.

b. Projected Housing

The San Diego region is projected to add 439,650 housing units from 1986 to 2010. For the same time period, Vista is projected to add 13,000 occupied housing units.

Regionwide, growth in multiple family units will average approximately 2.2% per year to the year 2000, exceeding the increase of 1.7 percent per year in single family units. The increase in housing units in certain areas will be more pronounced than in other areas within the region. During the forecast period 1986-2010, the cities of North County will generally experience the largest increases in housing units for the region (in addition to San Diego and Santee).

c. Housing Costs

The most overwhelming problem facing Vista is the cost of housing. Of course, this problem is shared throughout the San Diego region. The factors contributing to the rapid acceleration of property values and housing costs are numerous and are discussed in greater detail in the constraints section.

According to Dataquick Information Systems, the 1990 price range for single family resale homes in Vista was from \$95,000 to \$725,000. The median price for Vista, and the region as well, was \$180,000. This represents an approximate 52% increase since 1985 when the median price was \$118,500.

Using the standard that lower income households should spend no more than 30 percent of their income for housing, the median priced home would be unaffordable to most based on Vista's 1988 median household income of \$24,997. Furthermore, in 1990, the California Association of Realtors estimated that only 21% of all qualified households in the San Diego region could afford to buy the median priced home.

In terms of rental costs, Park Weaver Realty estimated the median rent for an apartment (2 bedroom, 1 bath) in Vista was \$630 in 1990.

d. Tenure

Ownership rates are important because they are directly related to housing types and turnover rates. Of the City's 13,690 occupied housing units in 1980, over half (59 %) were owner occupied. The increasing costs of single family ownership, however, suggest that the rate of ownership will decrease. Table 12 shows that the rate of ownership in Vista was 52% in 1990. This results in an approximate decline of 7% in owner-occupied units from 1980 to 1990.

Table 12

CITY OF VISTA HOUSING ELEMENT
TENURE: OCCUPIED HOUSING UNITS
CITY OF VISTA
1980 AND 1990

<u>Tenure</u>	<u>1980</u>		<u>1990</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Owner	8,021	59.0	13,389	52.0
Renter	<u>5,669</u>	<u>41.0</u>	<u>12,359</u>	<u>48.0</u>
Total	13,690	100.0	25,748	100.0

Sources: *1980 U.S. Census, 1991 Interim Housing Assistance Plan Methodology and 1990 SANDAG Demographic Characteristics*

e. Condition

Although the 1980 Census statistics on housing condition were not based upon observation, they did correlate to the measurement of housing condition. The 1980 Census, using lack of plumbing as a primary indicator of substandardness, counted 122 units as lacking "complete plumbing for exclusive use." This represented only 0.8% of Vista's total housing stock.

Based on the City's 1991 interim Housing Assistance Plan (CHAP), the current estimate for substandard housing units is 2,042 (1,067 owners and 975 renters). Of those, 1,840 housing units are classified as suitable for rehabilitation. Therefore, 202 housing units need replacement. The scope of rehabilitation needs range from minor to substantial. Where it is not financially feasible to rehabilitate the units, replacement housing may be required.

f. Age of Housing Stock

Like most cities in Southern California, the majority of housing stock in Vista has been recently constructed. The age of housing in the City is an important characteristic of supply because it is also an indicator of the condition of the City's housing. Many federal and state programs use age of housing as a factor in determining housing needs and the distribution of funds for housing and/or community development. For those purposes, the most

significant measure of the age of housing is the number of units built before 1940.

Regionwide, 9% of the total housing stock was constructed prior to 1940. In Vista, this figure was less than 3%. Table 13 illustrates that close to 70% of Vista's housing units have been built since 1970. On the other hand, the remaining 30% of the housing stock which is more than twenty years old, could indicate a growing need for housing rehabilitation at varying levels, in order to maintain the existing housing stock.

Table 13

CITY OF VISTA HOUSING ELEMENT
YEAR HOUSING BUILT
CITY OF VISTA
1940 TO 1989

<u>Year Built</u>	<u>Number of Units</u>	<u>Percent (%)</u>
Before 1940	598	2.2
1940-1950	778	2.8
1950-1960	2,777	10.2
1960-1970	4,018	14.7
1970-1980	6,767	24.8
1980-1989	<u>12,268*</u>	<u>45.0</u>
	27,236	100.0

*9,996 Built and 2,272 Additional Authorizations

Sources: *1980 Census and 1990 California Department of Finance Estimates*

g. Assisted Housing

According to SANDAG's Regional Housing Needs Performance Report (1990), the City of Vista met a total of 461 lower income housing needs through both guaranteed and potential subsidies from 1985 to 1990. That figure represents 164.6% of the City's five-year fair share goal, in addition to representing 3.3% of the total very low and low income housing needs provided in the region. Table 14 lists the City's subsidies and categorizes them as guaranteed or potential subsidies.

Table 14

CITY OF VISTA HOUSING ELEMENT
DELIVERED HOUSING NEEDS: GUARANTEED & POTENTIAL*
CITY OF VISTA
1985-1990

	<u>Elderly</u>	<u>Family</u>	<u>Total</u>	<u>Type</u>
<u>Vista:</u>				
Guaranteed Subsidies:				
County Housing Authority	12	52	64	1985-1990 Sec. 8 (Existing)
County Housing Authority	<u>18</u>	<u>85</u>	<u>103</u>	1985-1990 Voucher (Existing)
Subtotal:	30	137	167	
Potential Subsidies:				
Density Bonus	2	4	6	1985 Density Bonus (New)
Lincoln Prop.	15	35	50	1986 Mort. Rev. Bonds (New)
Quality Inv.	33	63	96	1986 Mort. Rev. Bonds (New)
BLT Part.	15	35	50	1986 Mort. Rev. Bonds (New)
American Assets	<u>30</u>	<u>62</u>	<u>92</u>	1986 Mort. Rev. Bonds (New)
Subtotal:	95	199	294	
Grand Total:	125	336	461	

*Guaranteed subsidies ensure that no more than 30% of household income will be spent for housing. Potential subsidies provide affordable units but do not guarantee that no more than 30% of household income is spent on housing.

Source: 1990 Housing Needs Performance Report (SANDAG)

3. Supply/Demand Indicators

a. Overcrowding

Overcrowding is a measurement of the number of people in a housing unit and is applied to units with more than 1.01 persons per room per unit. It can serve as a warning sign that a community does not have an adequate supply of affordable housing and/or housing units for large families. The combination of low wages and high housing costs have forced many low income households to live in an extended family environment or double up. According to 1980 Census data, Vista had 729 (owners: 245, renters: 484) "overcrowded units" accounting for 5.3% of the City's total occupied housing units. Extrapolating this percentage to the City's current number of occupied housing units, it can be estimated that the City has 1,364 (owners: 458, renters: 906) overcrowded units (Table 15).

Table 15

**CITY OF VISTA HOUSING ELEMENT
PERSONS PER OCCUPIED HOUSING UNIT
CITY OF VISTA
1980 AND 1990 (EXTRAPOLATION)**

<u>Housing Units</u>	<u>Total Units</u>	<u>1980</u> <u>Percent of City's Occupied Housing Units</u>	<u>1990</u> <u>Total Units</u>	<u>Percent of City's Occupied Housing Units</u>
All Occupied Housing Units	13,690	—	25,749	—
1.01 - 1.5 persons per room	430	3.1	798	3.1
1.51 or more persons per room	299	2.2	566	2.2
Total Overcrowded Housing Units (1.01 + Persons Per Room)	729	5.3	1,364	5.3

Source: 1980 Census

b. Affordability

The dynamics of demand and supply can be indicated by measuring the portion of a household's income that is spent for housing. This measurement is often expressed in terms of overpayers, households paying an excessive amount of income for housing. This indicator is an important measurement of local housing market conditions because it not only reflects the affordability of housing but is also a standard that federal and state agencies use to determine the extent and level of housing and community development assistance allocated to the household and the community. For renters, the portion spent on housing is the sum of rent plus utilities. For owners, it is principles plus utilities.

The standard measurement of housing affordability used by agencies is that lower income households should spend no more than 30 percent of their income for housing. In 1980, 3,221 lower income households paid more than 30% of their income for housing costs. In 1988, this figure was 5,052 households. Table 16 lists the overpayer households as either owners or renters.

c. Vacancy

In addition to the aforementioned factors, the balance between supply and demand in the City's housing market is another indicator of housing market dynamics. One of the measurements most often used to gauge this balance is vacancy rates. High vacancy rates usually indicate low

Table 16

**CITY OF VISTA HOUSING ELEMENT
VERY LOW AND LOW INCOME OVERPAYERS
CITY OF VISTA
1980 AND 1988**

	<u>Renters</u>		<u>Owners</u>		<u>Total</u>	
	<u>Very Low</u>	<u>Low</u>	<u>Very Low</u>	<u>Low</u>	<u>Very Low</u>	<u>Low</u>
1980	1,770	692	496	263	2,266	955
1988	2,787	1,084	768	413	3,555	1,497

Source: 1980 Census and 1988 Urban County Housing Assistance Plan (Methodology)

demand and/or low supply conditions in the housing market. However, vacancy rates must be viewed in the context of all the characteristics of the local and regional market.

Vacancy rates which indicate "market balance"¹ are generally accepted to be 5.0 percent both overall and for multi-family units. The California Department of Finance estimated Vista's January 1, 1990 overall vacancy rate to be 5.4%². The San Diego Apartment Association reported 10.8% vacancy rate for multi-family units in Spring 1990. The City's multi-family vacancy rate is above market balance, indicating a renter's market.

¹Condition where rates indicate an acceptable level of vacancy taking remodeling, seasonal variations and turnovers into account.

²Vacancy rates determined by the U.S. Census Bureau and the California Department of Finance are census driven and therefore generally report higher vacancy rates.

Multi-family value and rents are likely to remain constant or decrease while the vacancy rate remains above 5%.

4. Constraints

This section of the Housing Element discusses the constraints upon the maintenance, improvement or development of housing for all income levels. These constraints are discussed in two contexts:

- Non-governmental: Including the availability of financing, price of land, and the cost of construction.
- Governmental: Including Article 34, land use controls, building codes, site improvements, development fees, and processing and permit procedures.

a. Non-governmental Constraints

Non-governmental constraints to affordable housing consist of three major factors: land costs, construction costs, and financing. The City has a limited ability to influence these factors. Land costs are impacted by the number of adequate sites that are made available. The City has designated large amounts of land for residential uses. Regional demand and costs have a great impact on land costs. Construction and financing costs are also determined at the regional, state, and national levels by a variety of private and public actions which are not controlled by the City.

(1) Land Costs

Residential land prices contribute significantly to the cost of new housing and have increased steadily in Vista and the region over the last decade. According to the Construction Industry Federation (CIF), raw land and improvements costs comprise approximately 35 percent of the total development costs of a residential dwelling. Presently, land costs per 1/2 acre are estimated to be \$90,000 to \$110,000 for single-family residential and \$100,000 to \$150,000 for multi-family residential based on \$20,000 land cost per unit (not including building fees).

(2) Construction Costs

Basic construction costs for residential developments have increased rapidly. Construction costs have in turn pushed up the cost of housing greatly, making home ownership unattainable for many households. A survey in 1990 by the San Diego Construction Federation found that for a typical three-bedroom, two bath, 1,715 square foot single-family home with a 400 square foot garage and 240 square foot patio cost about \$90,000 to construct. Finished lot (\$90,000), fees and charges (\$25,000), soft costs (\$40,000), and profit (\$13,000) brought the total cost to \$258,000. Although these figures are based on a regional average, the proportions and costs provide an indication of the cost components for Vista.

(3) Financing Costs

The cost of borrowing money for the planning and construction of a development is a major component of the selling price of a home. In fact, financing is the largest component of housing costs when both construction and long-term financing are considered. Many buyers and renters are not fully aware of financing costs as a component of housing costs. More familiar to potential buyers are the financing costs associated with a home mortgage. In an analysis of surrounding areas, it was found that there was some similarity in financing rates, as well as the availability of financing to underserved income groups. (Table 17).

Home mortgage financing has received considerable attention due to the dramatic fluctuation in interest rates over the past two decades. In 1978, residential mortgages were readily available at rates below 10 percent. By 1981, interest rates increased to 14 percent. In 1988, they had fallen below 12 percent. Currently, interest rates are roughly 10 percent (see Table 17). Interest rates, as well as the types of loans, become an important ingredient in determining the affordability of for sale housing. As interest rates rise, significant portions of households no longer qualify for housing.

Table 17

**CITY OF VISTA HOUSING ELEMENT
FINANCING COSTS
SAN DIEGO REGION 1991**

30 YEAR FIXED RATE (less than \$191,250)

	<u>Int. Rate</u>	<u>Down Pmt.</u>	<u>Pts.</u>	<u>Lock Days</u>	<u>A.P.R.</u>
Home Savings	9.800	10	1.5	45	10.023
Security Pacific	9.750	20	2.0	45	10.033
Household Bank	9.750	5	2.0	60	10.033

30 YEAR FIXED RATE (\$191,250-\$600,000)

Downey Savings	10.375	30	1.5	30	10.595
HomeFed Bank	10.500	20	1.5	30	10.721

30 YEAR ADJUSTABLE

	<u>Int. Rate</u>	<u>Down Pmt.</u>	<u>Max. Amount</u>	<u>Lock Days</u>	<u>Lock Index</u>	<u>Margin</u>	<u>Adj. Int/Reg</u>	<u>Caps</u>	<u>A.P.R.</u>
Household Bank	7.750	10	\$191,250	60	6Tb	2.500	6M/6M	1.00/13.750	9.127
Downey Savings	8.250	20	\$400,000	60	11D	2.250	6M/1M	NEG/13.875	10.373
HomeFed Bank	7.950	20	\$191,250	60	11D	2.250	3M/1M	NEG/13.950	10.450

Source: San Diego Union (January 27, 1991)

According to the lending experts at the California Association of Realtors, a buyer making a 10% down payment of \$15,000 on a \$150,000 home with a fixed-rate loan at the current rate of 10% would have to earn about \$56,296 annually. Monthly payments including principal, interest, taxes and insurance would total about \$1,407. However, if a buyer wanted an adjustable-rate

loan with an introductory rate of 8.3%, a buyer would have to earn about \$47,658 annually to qualify for the loan. Initial monthly payments would be \$1,191 and would rise as soon as the loan rate adjusts upward in six or twelve months.

A buyer making a 20% down payment of \$30,000 on a \$150,000 home, with a fixed-rate loan at the current rate of 10% would have to earn about \$50,897. Monthly payments would be \$1,270. If a buyer wanted an adjustable-rate loan with an introductory rate of 8.3%, an income of \$43,130 would be required and the initial monthly payment would be \$1,078.

(4) Drought

The current 5-year drought could act as a potential constraint to housing construction. The drought illustrates the problems associated with significant growth and a water supply that cannot keep pace with that growth. If the drought continues, it is possible that policies will be enacted that would restrict the pace and pattern of growth according to water availability.

b. Governmental Constraints

(1) Article 34

In 1950, the voters of California added Article 34 to the State Constitution which requires that low

rent housing projects "developed, constructed, or acquired in any manner" by any state public agency receive voter approval. Application of the Article 34 referendum requirement is conditioned upon the existence of a particular actor ("any state public body"), a particular action ("develop, construct, or acquire"), and a particular object ("low rent housing project for persons of low income"). All three conditions must be met for a development to be subject to the referendum requirements; if any one of the conditions is not met, no referendum is required. In 1980, the citizens of Vista approved Proposition "W" allowing up to 95 low rent housing units per year on scattered sites. To this date, no units have been developed, constructed or acquired. In this element, a program has been proposed for cooperation with the County Housing Authority for development, construction or acquisition of low income housing units through Article 34 (see program 1m).

(2) Land Use Controls

The land use policies of the City have a direct impact upon the provision of affordable housing. This General Plan designates substantial areas of land for residential development. The Zoning Ordinance permits a wide variety of residential uses, including mobile homes, and encourages senior and affordable housing. The City complies

with all state and federal requirements for environmental review, which is part of development costs mandated by law.

(3) Building Codes

The City adopted and enforces the Uniform Building Code which ensures that all housing units are built to specified standards. The code is substantially determined by the International Conference of Building Officials and the State of California. The City adopted the code with few administrative amendments. These standards do not significantly increase construction costs.

(4) Development Fees

A survey by the San Diego Construction Industry Federation found that for a typical three-bedroom, single-family detached home that was priced at \$179,500, development fees in San Diego County ranged from \$5,900-\$21,500. Vista, with an average total development fee cost of \$10,791, currently ranks eleventh highest of the nineteen jurisdictions in the region. Table 18 compares Vista with other jurisdictions in the region.

(5) Permit Processing

Vista's processing procedures for new housing developments and the modification of existing

Table 18

CITY OF VISTA HOUSING ELEMENT
DEVELOPMENT FEE SURVEY OF
PROTOTYPICAL*
RESIDENTIAL STRUCTURE
SAN DIEGO REGION
1991

<u>Jurisdiction</u>	Total Existing Development Fees
Escondido	\$21,507
San Marcos	19,131
Carlsbad	16,740
Poway	16,740
San Diego City	15,755
Chula Vista	14,969
Solana Beach	14,590
Encinitas	14,527
Santee	12,397
Oceanside	12,012
Vista	10,791
San Diego County	9,279
Imperial Beach	8,567
Lemon Grove	8,459
Del Mar	8,222
La Mesa	7,733
El Cajon	7,645
National City	6,443
Coronado	5,908

*Three bedroom, 2 bath single-family detached home (1,800 square feet of living area)

Source: *Construction Industry Federation Regional 1990/91 Development Fee Survey*

residential projects include the following frequently used permits and actions: tentative maps, administrative permits and appeals, site plan reviews, variances, and planned developments.

The City makes all attempts to complete the permitting process within 84 days of application. The City will devote extra staff time to very low and low income projects as a means of mitigating this governmental constraint.

The City of Vista does not have a separate design review board for residential development. Design review is accomplished simultaneously with the development plan review, thus avoiding multiple layers of local review procedures and/or standards. This saves time of developers of residential projects by combining the review into one development application, which is considered by the decision making body.

The amount of time involved in processing the above applications depends on the applicant's compliance with the City's ordinances and the completeness of the applications. The City makes all attempts to expedite permit processing.

In addition, the City has developed review processes which evaluate projects for their impacts on public services as well as design quality. This process tends to internalize real site improvement costs of development.

Besides local influences, state and federal factors also affect the provision of housing in Vista. Established federal procedures and requirements for certain government sponsored housing programs can delay the processing of applications and lead to inconsistencies within the provision of housing. These delays can add to the cost of housing.

Vista can establish a framework within which to address these inconsistencies and continue to streamline permit processing. The City will review fee waivers as a means of facilitating construction of low and moderate income housing.

5. Site Inventory

Vacant land for new housing for all income levels is expected to be available throughout the City (Table 19). Sites with a full range of zoning densities are available. Based upon vacant and developable land designated for residential use, the City has over 1,100 acres available. At the designated density range, the City has the site availability to construct 8,866 units. This figure exceeds the City's regional share (3,893 units) as identified by SANDAG.

Further, the sites (364 acres) and capacity (7,165 units) for multiple family and rental units exceeds the fair share for very low-, low-, and moderate-income households (458 units). The City estimates that 50% of multifamily development is infill activity. The City expects this rate to remain constant or increase over the time period of this Housing Element.

Table 19

**CITY OF VISTA HOUSING ELEMENT
LAND USE INVENTORY
CITY OF VISTA
1987**

<u>Zoning/Permitted Housing Type</u>	<u>Number of Acres</u>	<u>Density Range (Dwelling Units/Acre)</u>	<u>Availability of Services & Facilities (e.g., infrastructure)</u>	<u>Dwelling Unit (DU) Capacity</u>
• Single-Family	74	1-4 DU/A	Infill areas have adequate services and facilities available. Outlying areas would require extensions to serve new developments.	1,701
RR	109	1 DU/A		109
LD	474	2 DU/A		948
MLD	161	4 DU/A		644
• Multiple-family and rental	364	6-21 DU/A	Same as above	5,371-7,165
MD	31	5-10 DU/A		155-310
MHD	23	11-15 DU/A		253-345
HD	310	16-21 DU/A		4,960-6,510
• Mobile homes, mfd. housing, mobile home parks	Allowed within all residential districts	Subject to location and design requirements as specified within the zoning ordinance.		Varies
• Emergency shelter* or transitional housing**	Allowed with a conditional use permit in commercial/industrial zones only	Subject to location and design requirements as specified within the zoning ordinance.		Varies
• Sites with residential redevelopment potential	None (Within time frame of element)		--	--
• Currently non-residential	795	--	See "Single Family" discussion	--
• Other	--	--	--	--
TOTAL	1,903	1-21 DU/A	See "Single Family" discussion	7,072-8,866

*Emergency shelter is defined as providing a minimum level of shelter and related services to a maximum number of clients. The length of stay is usually less than two weeks and services are free. (Source: Regional Task Force on Homeless)

**Transitional housing functions as the bridge between emergency shelters and permanent housing. Programs emphasize the preparation of the homeless for independent living and self-sufficiency. Length of stay is generally two months or more. (Source: Regional Task Force on Homeless)

As presented in the Land Use Inventory (Table 19), the City's density range for very low-, low-, and moderate-income housing is 5,371-7,165 units. The City therefore anticipates that existing densities, coupled with the density bonus, mobilehome, and Single Room Occupancy (SRO) programs will be sufficient to generate development for very low- and low-income housing units at the upper end of the City's multifamily density range (16-21 du/acre). There are currently 310 vacant acres zoned for high density multifamily housing.

The City therefore does not anticipate the need for rezoning or upzoning. However, the City will monitor and review the progress of its very low- and low-income housing construction as part of the Housing Element's annual review process. Future rezoning or upzoning would be considered at that time.

As stated, vacant land for new housing is expected to be available throughout the City; SANDAG however estimates that the City will consume 85 % of its vacant land by 2010. Much of this land is expected to be available in the rural, undeveloped areas and sites with a full range of zoning densities are available. Table 20 summarizes the City's vacant, developed, and developable land.

6. Sites For Homeless Facilities

There are no permanent shelters operating within the City. Within the City of Vista, Faith and Love Ministries presently operates a daily soup kitchen which rotates among local churches. In addition, the Armory and County Courthouse are opened in inclement weather for overnight shelter. This service is administered by Lifeline.

Table 20

**CITY OF VISTA HOUSING ELEMENT
VACANT, DEVELOPED AND DEVELOPABLE LAND
CITY OF VISTA
1986 and 2010**

	<u>Acres</u>	
	<u>1986</u>	<u>2010</u>
Total Developed Acreage	5,533	9,073
Residential	4,344	6,802
Non-residential	1,189	2,271
Vacant Acreage	5,722	2,182
Developable Acreage	4,364	880
Single-family	1,860	277
Multiple-family	785	25
Mixed-use	N/A	N/A
Commercial	643	1
Industrial	1,076	577

Source: SANDAG Series 7 Regional Growth Forecast

Presently, rescue missions are allowed by conditional use permit in commercial/industrial zones only. They are prohibited in all residential zones. The City has established a program that will identify sites for development with homeless facilities as part of this element's five-year program. In addition, the Homeless Task

Force is preparing additional recommendations regarding homeless needs and programs.

There are no permanent shelters operating within the City; however, there are numerous agencies in the North County area that provide services to the homeless, such as shelter, food, clothing, medical and counseling assistance:

- Lifeline
- Faith and Love Ministries
- The Ecumenical Service Center
- Episcopal Family Services Health Center
- Women's Resource Center
- Salvation Army
- County Mental Health
- Oceanside Community Action Corps
- Brother Benno Foundation
- Mission San Luis Rey Office of Social Concerns
- Gateway
- Hidden Valley
- St. Clare's
- North County Interfaith Council

Homeless facilities in Oceanside and Escondido can potentially serve Vista's homeless due to the close proximity of the facilities and the highly transitory nature of the homeless population.

7. Energy Conservation

Title 24, Building Energy Standards for Residential Development, establishes energy budgets or maximum energy use levels. The

maximum energy use levels are established for three types of residential buildings and sixteen climate zones. The standards of Title 24 supercede local regulations. State requirements mandate Title 24 requirements through implementation by local jurisdictions. Builders have the option of meeting the Title 24 requirements through two different approaches, the performance and the prescriptive approaches.

Performance Approach: The performance approach provides the builder with the greatest flexibility in that the builder determines which mix of design and equipment technologies will be used in meeting the specified energy budget. The builder, however, must be able to demonstrate, through the application of State approved calculation methods, that the proposed building will consume no more energy than the energy budget allows.

Prescriptive Approach: The prescriptive approach will probably be the most common, because it does not require computerized calculations. The prescriptive approach involves the use of one of five packages of energy-efficient measures that meet the energy budget.

8. Regional Share

According to state law, local governments' housing needs assessments must include their share of the projected needs for housing in the region. The San Diego Association of Governments (SANDAG) has identified Vista's share of regional housing needs.

7/91
to 7/96*

Very Low Income Households (23.0%)	895
Low Income Households (17.0%)	662
Moderate Income Households (21.0%)	818
Other Income Households (39.0%)	<u>1,518</u>
 TOTAL	 3,893

*Housing Element Time Frame.

The figures are contained in the Regional Housing Needs Statement which was adopted by both the City of Vista and SANDAG in 1990. The total units needed in the City of Vista from July 1, 1991 to July 1, 1996 are 3,893. Table 21 shows projected regional share by jurisdiction for the same period.

9. Assessment Of "At-Risk" Assisted Units

The state law governing housing elements was amended in 1989 to require an analysis and program(s) for preserving assisted housing developments. "At-Risk" units are defined as those assisted units which are at risk of being converted to conventional projects thereby potentially losing affordable housing units for lower income households. This action must be adopted by January 1, 1992. The analysis must cover a number of federal and state programs as well as any projects developed with local assistance (e.g., mortgage revenue bond and density bonus programs).

Table 21

**CITY OF VISTA HOUSING ELEMENT
REGIONAL SHARE BY JURISDICTION
SAN DIEGO REGION
1991-1996**

<u>Jurisdiction</u>	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>All Other</u>	<u>5-Year Regional Share</u>
Carlsbad	1,443	1,066	1,317	2,447	6,273
Chula Vista	821	607	749	1,392	3,569
Coronado	149	110	136	254	649
Del Mar	75	55	68	127	325
El Cajon	473	349	432	801	2,055
Encinitas	323	239	295	549	1,406
Escondido	1,542	1,140	1,408	2,615	6,705
Imperial Beach	50	37	45	84	216
La Mesa	323	239	295	549	1,406
Lemon Grove	174	129	159	295	757
National City	249	184	227	421	1,081
Oceanside	1,716	1,269	1,567	2,911	7,463
Poway	572	423	522	970	2,487
San Diego	10,074	7,446	9,198	17,084	43,802
San Marcos	846	625	772	1,434	3,677
Santee	448	331	409	759	1,947
Solana Beach	100	74	91	168	433
Vista	895	662	818	1,518	3,893
Unincorporated	4,751	3,512	4,338	8,056	20,657

Source: SANDAG's 1989 Regional Housing Needs Statement

a. Inventory

The City of Vista currently has two federally assisted (FHA) housing developments (102 units) at risk of

conversion to market rate rents. In addition, the City has 316 assisted at risk units financed through mortgage revenue bonds. Combined, they represent a potential loss of 418 units (Tables 22 and 23).

Table 22

**CITY OF VISTA HOUSING ELEMENT
INVENTORY OF LOW INCOME RENTAL UNITS
SUBJECT TO TERMINATION OF FEDERAL MORTGAGE
AND/OR RENT SUBSIDIES
1991-1996**

<u>Project Name</u>	<u>Total Units</u>	<u>Earliest Date of Subsidy Termination</u>
Rancho De Cortez 1260 Calle Jules Vista	26 (Family)	1991
Los Robles De Cortez 1475 Oak Drive	76 (Family)	1994
Shadowridge I 885 Brooktree Lane	14 (Elderly) <u>35 (Family)</u> 49 Total	1994
Pepperwood Apts. 2144 University Drive	14 (Elderly) <u>35 (Family)</u> 49 Total	1995
Breeze Hill Apts. (Phases I and II) 881 Softwind Road	33 (Elderly) <u>63 (Family)</u> 96 Total	1995

Source: SANDAG 1990 Regional Housing Needs Statement

Table 23

CITY OF VISTA HOUSING ELEMENT
INVENTORY OF LOW INCOME RENTAL UNITS
SUBJECT TO TERMINATION OF FEDERAL MORTGAGE
AND/OR RENT SUBSIDIES
1997-2001

<u>Project Name</u>	<u>Total Units</u>	<u>Earliest Date of Subsidy Termination</u>
Vista Hacienda Apts, 265 Pomelo Drive	30 (Elderly) <u>62 (Family)</u> 92 Total	1999
Shadowridge II 885 Brooktree Lane	6 (Elderly) <u>24 (Family)</u> 30 Total	2001

Source: City of Vista Staff

b. Estimated Costs

The City has enlisted the assistance of a local builder in estimating the costs of producing new rental housing that is comparable in size and rent levels to replace the units that could change from low income use. It is anticipated that replacement costs would be higher than preservation costs due to the cost of new construction, in the City and the region. Based on the regional average selling price relationship between existing and new homes, the City estimates that preservation costs would equal roughly 80% of replacement costs.

ESTIMATED REPLACEMENT COSTS PER APARTMENT TYPE

Based On Small Project
(35-50 UNITS)

	700 Square Feet <u>1 Bedroom</u>	880 Square Feet <u>2 Bedroom</u>	1,160 Square Feet <u>3 Bedroom</u>
Land Costs	13,500	13,500	13,500
Fees	8,000	9,000	10,000
Site Imp. Costs	5,500	5,500	5,500
Financing Costs**	2,200	2,600	3,000
Profit/Indirects & Overhead	3,585	4,218	5,148
Soft Costs**	2,000	2,000	2,000
Unit Hard Const. Costs	@ 31.00/sf 21,700	@ 29.00/sf 25,520	@27.00/sf 31,320
TOTAL	56,485	62,338	70,468
Total Cost Per Sq. Ft.	80.69	70.84	60.75

** Not including marketing reserve

Source: John Ahlswede - Sun County Builders

c. Non-Profit Corporations

A number of public and private non-profit corporations are known to the City that would have the legal and managerial capacity to acquire and manage these housing developments. These activities could be expanded (see Program 4f) to include additional financing, grant applications, and monitoring of other potential resources. The City has not established criteria, evaluated, nor initiated contacts for an expression of any interest.

However, potential entities who have expressed an interest in the Right of First Refusal Program to State HCD are:

North County Housing Foundation
HHS - Division of Vocational Services
San Diego Interfaith
Golden State Mobilehome Owners League
MAAC Project
Revisions Resources
Zucker Systems

Additional entities located outside the region have also expressed an interest in the Right of First Refusal Program in the San Diego region. They are:

Foundation for Social Resources (Los Angeles)
Twelve Pack Enterprises (Pasadena)
Cochella Valley Housing Coalition (Indio)
So. Calif. Presbyterian Homes (Glendale)

These entities have been active in housing programs in North County and the region. Contacts with the non-profits will be initiated in the first year of the City's program for At-Risk units. Non-profit's role in securing, or assisting in, financing of such replacement units will also be included in the programs as they develop.

d. Funding Sources

Funding for preservation of At-Risk units could potentially come from several sources available to the City on a recurring basis (Table 24). Actual amounts available may differ from those listed below due to the need for a variety of other lower income housing assistance (e.g., \$600,00 of redevelopment tax increment monies being utilized in proposed purchase of Melrose Mobilehome Park).

Administrative fees of the County Housing Authority may become available in the future although all present funds are committed.

Table 24

**CITY OF VISTA HOUSING ELEMENT
ANTICIPATED FUNDS FOR PRESERVATION OF AT-RISK UNITS*
CITY OF VISTA
1991-1996**

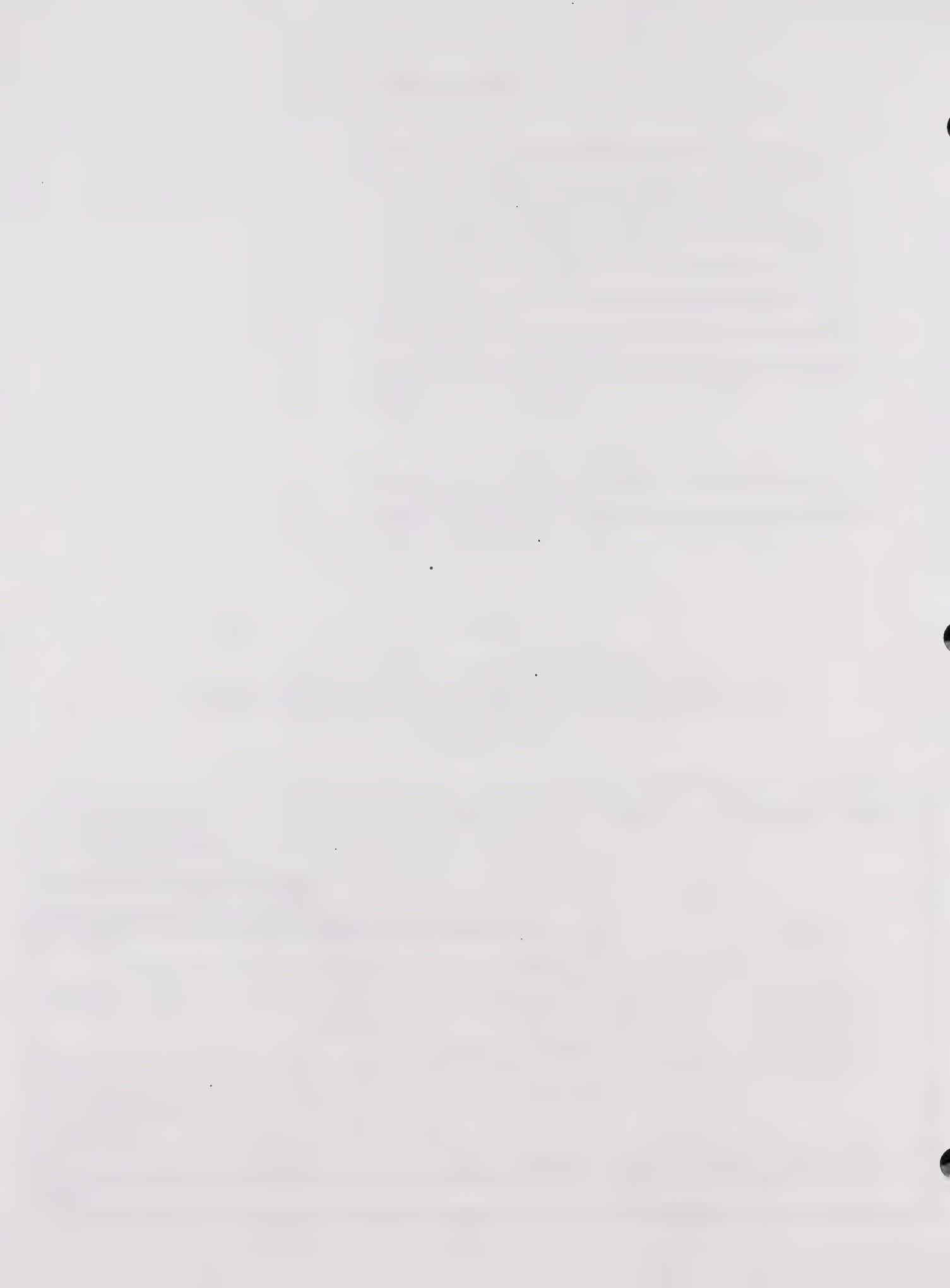
Funding Source	Total Funds	Already Committed Funds	Potentially Available
In-Lieu Fees	\$1 Million (To Date)	\$1 Million	-0-
Redevelopment Tax Increment	\$926,000 (To Date)	\$100,000 Bond Backing	\$826,000
CDBG	\$477,000 (Annually)	\$477,000 (1991-1992) 20 % of total Annual Allotment (1992-1996)	-0- (1991-1992) \$381,600/year (1992-1996)
Administrative Fees of County Housing Authority	\$2,078,000 (To Date)	\$2,078,000	-0-

*Additional sources will be pursued as they become available, e.g. federal Cranston-Gonzalez Act funds.

CHAPTER III

EVALUATION OF

PREVIOUS HOUSING ELEMENT



III. EVALUATION OF PREVIOUS HOUSING ELEMENT

A. INTRODUCTION

An important component of this revised Housing Element is the evaluation of the previous Housing Element. It is important to determine whether the City's needs have changed, if its goals and policies are still relevant, and if its programs have been effective.

In accordance with State requirements, this evaluation responds to three criteria as defined in the State HCD memorandum on "Local Evaluation of Housing Elements Upon Update" (12-6-85). The State uses the following criteria and definitions as the basis for assessing compliance with State law:

- Effectiveness: A comparison of the actual results of the previous Housing Element with respect to its goals, policies and programs is conducted.
- Progress: An analysis of the significant differences between the projected activities of the previous element and the accomplishments to date is provided.
- Appropriateness: A description of how the goals, policies and programs of the revised element incorporate the results of this evaluation is also presented.

B. ANALYSIS

The following section consists of a general discussion of the effectiveness, progress, and appropriateness of the previous Housing Element's goals, in addition to an individual analysis of each policy and its related action program(s). This analysis is summarized in the following paragraphs but, more importantly, is reflected throughout the revised Housing Element.

1. Effectiveness

The goals and objectives in the 1985 Housing Element were appropriate to a community such as Vista, which had a growing housing stock in relatively good condition, and a base of affordable housing. The City's goals and policies focused on maintaining the positive housing opportunities and thus, constituted an active and diverse housing program.

The community still has a good range of housing opportunities. Vista is fortunate to have maintained a large portion of its affordable stock. Private groups are serving the special needs of seniors and homeless people. This assessment therefore found the 1985 goals and policies to be effective, and they form the basis for the revised Housing Element.

2. Progress

This analysis of the Housing Element documents the City's progress in terms of meeting the goals and carrying out the policies of the 1985 Housing Element. The analysis of progress focuses upon two components: progress during the past five years of all programs, and progress during the past five years of programs for lower income households that need assistance. The results of these analyses were used as a guide in the revision and updating of proposed programs for 1991 to 1996.

a. Overall Progress

The following material summarizes the progress made by the City in meeting the goals and objectives of the 1985 Housing Element and in the performance of its various programs.

PolicyEffectiveness (Target)ProgressAppropriateness**1. MAKE AVAILABLE SAFE,
SANITARY HOUSING**

- o Assist lower income households with rent

Ongoing

Participated with County HCD to assist 167 additional households (through Section 8 vouchers or certificates)

Continue

2. ARTICLE 34

- o Use CDBG funds to leverage projects

Up to 95 units/year for low-moderate income housing

No progress

Continue

3. DENSITY BONUSES

- o Encourage low/moderate set aside through Planned Residential Development Overlay Zone

10% set aside for low income households or 25% set aside for low/moderate income households

No progress

Revise: Draft new ordinance to comply with State Law

**4. SPECIFIC PLAN
ENTITLEMENTS**

- o Reduce infrastructure cost for housing by clustering

Ongoing

Several large development including Shadow Ridge (3,000 units)

Continue

5. DEVELOPER AGREEMENTS

- o Negotiate with developers who provide 25% or more set aside for low/moderate income units

25% set aside for low/moderate units

No progress

Delete

PolicyEffectiveness (Target)ProgressAppropriateness**6. INCLUSIONARY ZONING**

- o Require developer to provide a certain percentage of lower and moderate income units in a proposed development

Institute "in-lieu" fee

Collected \$1,000,000 to 1991 through Section 1112 of Vista Code (mandates 6% set aside)

Revise: City will require 15% set aside for lower and moderate income units

7. REHABILITATION

- o Bring units into code compliance

Ongoing

Since 1986, spent \$608,005 through loans and grants to rehabilitate:
(20) Single family units
(25) Mobilehomes
(14) Multi-family units
59 Total Units

Revise: City will assume responsibility as part of City's CDBG entitlement

8. TAX EXEMPT REVENUE BOND FINANCING

- o Exempt interest from federal taxation revenue bonds that aid first-time buyers and/or multi-family units with rent restrictions for low/moderate income households

Ongoing

(4) Projects:

- (1) Lincoln Prop. - 50 units
- (2) Quality Inv. - 96 units
- (3) BLT Part. - 50 units
- (4) American Assets - 92 units
Total: 288 units

Revise: New definitions

Policy**Effectiveness (Target)****Progress****Appropriateness**

9. ASSURE CONTINUED PRESENCE OF AFFORDABLE HOUSING

- o Use all means at its disposal to assure the continued presence of affordable housing for the present and future generations

Continue implementation through Urban County Housing Assistance Plan (HAP)

Vista was part of 1988 Urban County HAP process

Revise: Vista will become CDBG Entitlement City July 1, 1991 - prepare interim HAP

10. CODE ENFORCEMENT

- o Insure safe and sanitary residence through systematic code enforcement

Develop systematic code enforcement program

Adopted expanded Noise Abatement Ordinance (1990)

Continue

11. CITY HOUSING PROGRAM

- o Establish County Housing program with whom citizens having housing problems can communicate

Adopt policy establishing City Housing Program

No progress; under contract with County of San Diego to provide tenant/landlord mediation

Revise: Establish City Housing Program when Vista becomes Entitlement City

12. DISCOURAGE "LEAPFROG" DEVELOPMENT

- o Discourage "leap frog" development of vacant land for residential development if adequate public service facilities are not presently available, or cannot be reasonably extended from existing service areas

Deny development requests where appropriate

o Land Use Element revision (1988)

Continue

o Community Facilities Element revision (1990)

<u>Policy</u>	<u>Effectiveness (Target)</u>	<u>Progress</u>	<u>Appropriateness</u>
13. FAIR SHARE			
o Maintain a fair share of lower income housing	Ongoing	Vista provided 461 units or 165% toward its fair share goal of 280 units from 1985-1990	Revise: Adjust figures to meet 1991-1996 goals
14. UTILIZE EXISTING STUDY PROGRAMS			
o Use existing study programs to assist low income residents meet their housing needs	Ongoing	No progress	Delete
15. PURSUE MONIES FROM NEW FEDERAL AND STATE HOUSING PROGRAMS			
o Pursue California Housing Finance Agency (CHFA) Direct Loans and Single Family Mortgage Purchase funding	Develop feasibility papers on potential programs	No progress	Revise: Expand to incorporate federal programs
16. DISPLACED FAMILY RELOCATION			
o Guarantee that families displaced by government actions will be relocated in adequate housing in the same neighborhood whenever possible	Develop and adopt Displacement Policy	Program enforced through Redevelopment Uniform Relocation Act which applies to 1986 Redevelopment Plan	Continue

PolicyEffectiveness (Target)ProgressAppropriateness**17. REVIEW STATE AND FEDERAL HOUSING LEGISLATION**

- o Review state and federal housing legislation and recommend changes where appropriate

Ongoing

Monitored by City Manager's Office, League of Cities, and Citylink

Revise: Merge with Program 15

18. SOLAR ACCESS

- o Protect solar access on properties adjacent to proposed projects

Develop policy paper on feasibility of a solar access ordinance

Enforced through state law governing set back of single family units as part of Land Use Ordinance update

Continue

19. PARKING REQUIREMENTS

- o Update parking requirements for residential units, especially apartments

Develop report on Parking Requirements

Parking requirement increased from 1.5 to 2.0 (1986)

Delete: Parking space/unit completed

20. REEVALUATE COMMUNITY GOALS & OBJECTIVES

- o Encourage re-evaluation and adoption of new or reconfirmed community goals & objectives

Commission report on Community Goals

- o "Vista Visions" initiated 1990
- o General Plan update 1985-88
- o Annual City Chamber of Commerce retreat

Revise: Incorporate Housing Element Review/Monitoring process

PolicyEffectiveness (Target)ProgressAppropriateness**21. COMPUTERIZED LAND USE DATA**

- o Study procedure to enable land use data to be computerized and available for instant retrieval of parcel information

Feasibility report on Retrieval Data System

Cost estimates for Geographic Information System (GIS) were prepared for Capital Improvement Program (CIP) in July 1990. Money was not spent.

Continue: Funding of acquisition tied to increased fees in new ordinance in January 1991

22. ANNUAL HOUSING REVIEW AND HOUSING SCORE CARD

- o Develop Annual Housing Review and Housing Score Card to describe action taken in regards to Housing Element and recommend changes where necessary

Development of Annual Housing Review and Housing Score Card

- o Review is contained in County of San Diego HAP (1988)
- o SANDAG Housing Needs Performance Report (1990)

Revise: Entitlement City 1991 and Annual Housing Element report as part of General Plan Annual report

<u>Policy</u>	<u>Effectiveness (Target)</u>	<u>Progress</u>	<u>Appropriateness</u>
---------------	-------------------------------	-----------------	------------------------

23. MOBILEHOME CONVERSIONS

- o Monitor mobilehome conversions and encourage the sale of mobilehome parks to tenants

Develop monitoring system and provide technical assistance as needed

- o Mobilehome Task Force created
- o Ordinance adopted (1981) giving Mobilehome Park residents 60-day notice to purchase
- o County CDBG funded Mobilehome Occupant Assistance Program (MOAP) low interest deferred loans totaling \$683,700 to four mobilehome parks for conversion to resident ownership. Total households of the four parks were 409, of which 69 were lower income residents.

Continue

24. CITIZEN INPUT

- o Create an avenue for citizens affected by inadequate housing to provide input on housing matters

Annual public meeting

No annual public meeting

Revise: Citizen participation is a component of the Housing Element, Comprehensive Housing Assistance Strategy (CHAS), and Annual Report updates

Policy**Effectiveness (Target)****Progress****Appropriateness****25. UNMITIGATED NEGATIVE IMPACTS**

- o City can deny either unit entitlement or residential project if said project would have an unmitigated negative impact on health, safety or general welfare of neighborhood or community at large

Adopt policy if needed

Accomplished through
CEQA process

Continue

b. Fair Share Progress

SANDAG annually reports the region's performance in providing housing assistance to lower income households including the City of Vista. The report helps jurisdictions monitor the implementation of their housing elements and Housing Assistance Plans (HAPs). SANDAG's Regional Housing Plan and the Regional Housing Needs Statement recommend that Vista and all other jurisdictions assume their share of housing needs. The fair share concept included in the Housing Needs Statement was developed to assist the City to respond to state and federal housing requirements and to insure an equitable distribution of responsibility for low income housing throughout the region. The fair share is calculated for the City by factoring the City's existing and projected share of the region's housing, income, population, and employment.

Table 25 identifies the number of additional lower income households that have received housing assistance in the City and the other jurisdictions in response to the Fair Share goals and needs. This information is based upon responses from the housing staffs of the respective jurisdictions, assisted housing information from local and federal reports (especially the U.S. HUD Local Area Office in Los Angeles), and previous SANDAG Assisted Housing Performance Reports (1979-1986). It is important to note the goal figures in the following tables represent the "good faith" effort (2.5 % of the need per year) and not the absolute need which is substantially larger.

The report does not measure the housing needs or performance for moderate and upper income households (more than \$41,300 for a family of four in 1991) nor the rehabilitation of existing units for these households. While these issues are important components of the City's Housing Element, fair share progress considers only assistance that produces additional housing for lower income households.

For the time period 1985-1990, the City exceeded its goal of 280 lower income housing needs. This was achieved through the use of certificates/vouchers, density bonuses, and mortgage revenue bonds. The City was one of only six jurisdictions in the San Diego region that met their five-year goals for fair share.

**CITY OF VISTA HOUSING ELEMENT
HOUSING NEEDS PERFORMANCE
(LOWER INCOME HOUSEHOLDS)
BY JURISDICTION
SAN DIEGO REGION
1985 - 1990**

<u>Jurisdiction</u>	<u>1</u> Housing Needs Provided for in 1985-1990	<u>2</u> Housing Needed to Meet Five-Year Goal 1985-1990	<u>3</u> Percent Goal Met 1985-1990	<u>4</u> Percent Housing Needs of Region's Total Needs 1985-1990	<u>5</u> Fair Share in Region 1985-1990	<u>6</u> Housing Needed to Meet Five-Year Goal 1991-1996
<u>Guaranteed + Potential = Total</u>						
Carlsbad	105	216	321	567	56.6	2.3
Chula Vista	809	702	1,511	740	204.2	10.8
Coronado	51	0	51	150	34.0	0.4
Del Mar	3	0	3	50	6.0	(0.03)
El Cajon	647	0	647	542	119.4	4.6
Encinitas	29	0	29	368	7.9	0.2
Escondido	415	704	1,119	565	198.1	8.0
Imperial Beach	93	43	136	114	119.3	1.0
La Mesa	123	42	165	379	43.5	1.2
Lemon Grove	153	0	153	163	93.9	1.1
National City	204	0	204	235	86.8	1.5
Oceanside	262	515	777	693	112.1	5.5
Poway	292	0	292	330	88.2	2.1
San Diego	3,185	3,347	6,532	7,601	85.9	46.6
San Marcos	40	53	93	225	41.3	0.7
Santee	78	0	78	391	19.9	0.6
Solana Beach	20	32	52	98	53.1	0.4
Vista	167	294	461	280	164.6	3.3
Unincorporated	650	742	1,392	3,122	44.6	9.9
REGION TOTAL	7,326	6,690	14,016	16,613	84.4%	100.0
					100.0%	21,728

*The fair share needs and goals were adopted by SANDAG before the incorporation of the Cities of Encinitas and Solana Beach. The figures for these cities were derived from the 1980 Census and the SANDAG Regional Housing Needs Statement. Fair share figures for Encinitas and Solana Beach have been subtracted from the adopted figures for the Unincorporated areas.

3. Appropriateness

After assessing the progress of the City in fulfilling its goals and policies, a determination was made regarding the "appropriateness" or relevance of those goals and policies to the new 1991 Housing Element. As a result, the City's four goals were recommended for continuation. Secondly, the policies were systematically reviewed, categorized by subsets (construction, rehabilitation, conservation, and administration), and then were either continued, revised or deleted. This assessment forms the basis for the program section of the 1991 Housing Element (see Chapter IV).

C. GROWTH MANAGEMENT CONTROLS

As part of the evaluation of the Housing Element, the potential impact of any growth management controls that may become effective should be assessed. The State HCD has developed a series of questions designed to evaluate the impacts of growth management measures. Since the City has a growth management ordinance (see Appendix 2), it is relevant to discuss growth management controls. The following discussion summarizes that evaluation.

1. Are the actions based upon actual and clearly defined environmental or public facility constraints?

Evaluations of the City infrastructure, community facilities and service needs indicate that rapid growth in recent years has outpaced the provision of such facilities. In addition, new development is encroaching into environmentally sensitive areas with highly visible terrain, ridgelines, habitat areas and cultural

resources sites. Finally, the cumulative impacts of growth have overtaxed regional transportation systems, air quality, solid waste management, sewer capacities and water availability.

2. Do the actions set the locality's new construction maxims above its new construction need, including the jurisdiction's share of the region's housing need?

Vista has generally provided more housing opportunities in relative to land use designations creating housing needs than other jurisdictions in the region. In addition, housing costs in Vista have been in line with regional averages. The new growth management policies are vital in providing adequate facilities and services to the large housing stock added to the City in recent years and for new development. Without such facilities and services, the provision of housing is incomplete.

There are six specific plan areas that are exempt from the 500-unit annual approval cap. They are specific plans #4, 15, 21, 24, and 26. Together they represent 800 additional housing units of which 500 are potentially multi-family units (specific plans #4, and 21).

In addition, single-family units on existing single-family zoned lots are exempted from the annual approval cap. The City is therefore able to meet both its regional and fair shares within the framework of its general plan provisions, growth management control provisions, and site inventory.

In reviewing development patterns from 1985-1990, the average total units built per year was 1,988 units. This compares to the

current regional share projected average of 779 units per year from 1991-1996. Both single family (796) and multi family (1132) unit averages per year from 1985-1990 exceed the projected average per year of 304 and 475 units respectively.

3. Is the locality taking all reasonable and available steps to relieve the constraints that make growth limitation necessary?

The Coordination of Residential Development and Public Facilities Ordinance requires strategic planning by the public and private sector to provide adequate housing opportunities including necessary facilities and services to ensure a reasonable quality of life standard. These include the widening and repaving of existing roads, sewer replacement, water hookup and provisions for additional parks (4 acres/1,000 persons). The formulation of this system has involved detailed studies of service level standards, economic analysis, environmental documentation and fiscal analysis. In addition, the process has been coupled with adoption of a Community Facilities element, as well as a design review guideline manual. This will serve to better coordinate the implementation of community-wide goals and objectives and does not serve as an impediment to construction of quality housing for all residents.

4. Does the City provide adequate incentives to encourage the development of housing affordable to low and moderate income households, consistent with the locality's share of the region's housing needs for all income levels?

The City has consistently provided incentives for housing opportunities for all income levels. From 1985-1990, the City

provided for 461 lower income housing needs, exceeding its fair share goal of 280. Thus, the City met 165% of its fair share goal for that time period.

The Community Development Department and Economic Development Department have implemented, and will continue to implement, a variety of housing programs for low and moderate income households through the use of Community Development Block Grants, mortgage revenue bonds, density bonuses and other specialized local programs.

5. Does the City control industrial and commercial development that may increase the need for housing?

Vista has made substantial progress in meeting its fair share and regional share goals which incorporate employment estimates. In addition, Vista has substantially more area designated for residential land use in relation to the amount of industrial and commercial designations. Therefore, this is not a significant problem confronting the City.

For the time frame of this Housing Element, the City's anticipated new construction for all income levels exceeds its regional share. Voter approval for modification of residential density buildout limits would be unnecessary.

6. Are the controls conditioned to be removed upon removal of the justifying constraints?

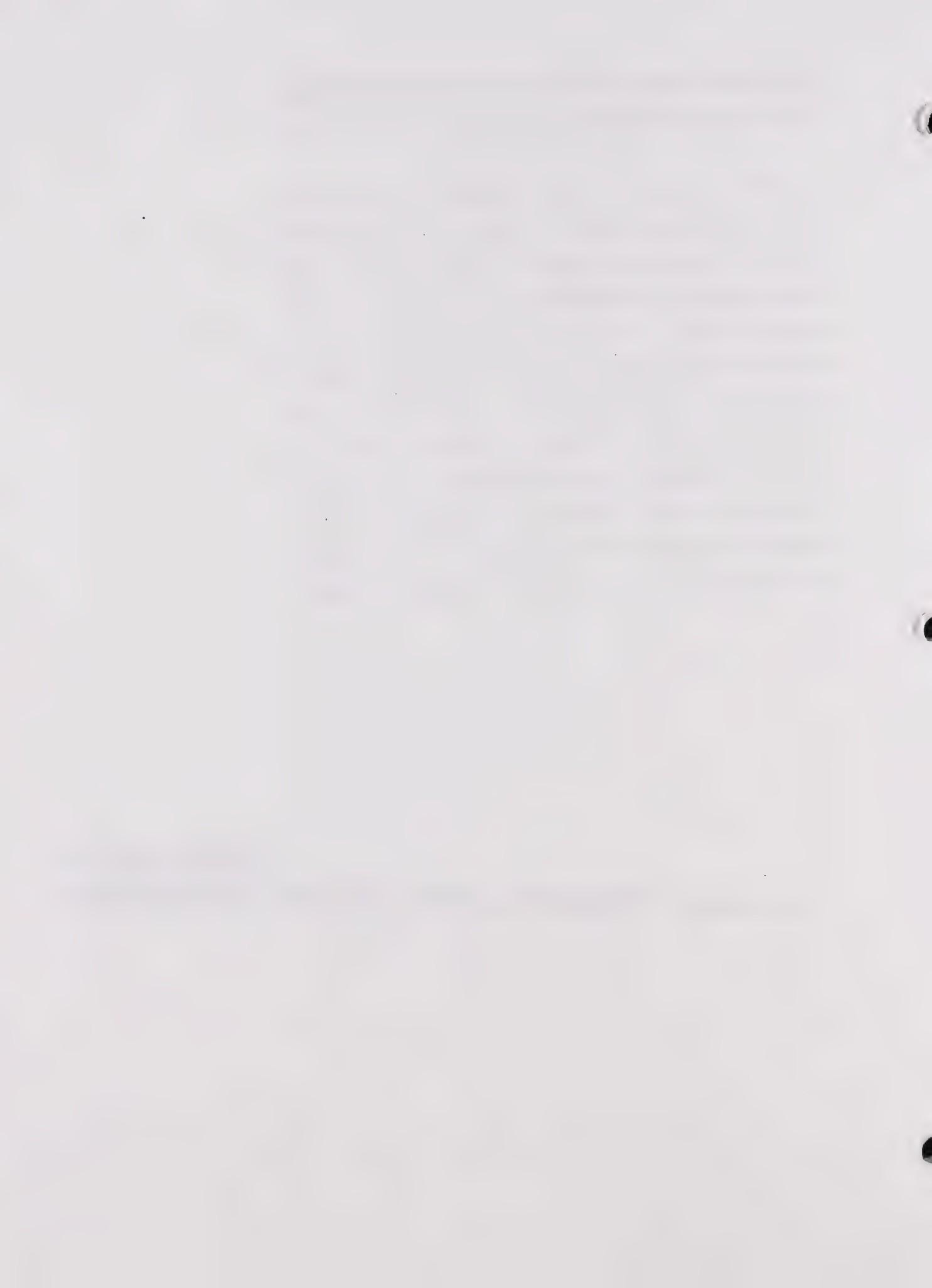
The implementation of the Coordination of Residential Development and Public Facilities Ordinance establishes detailed

requirements for new development within the 500 residential unit annual cap. However, exemptions are allowed (see Appendix 2).

The Community Facilities Element, updated in 1990, and required by the Coordination of Residential Development and Public Facilities Ordinance, identifies all infrastructure needs to buildout and incorporates a 5-year Capital Improvement Program. As part of the implementation process of the Community Facilities Element, the City has established developer impact fees. These are assessed to developers through the discretionary review process. Dependent on the nature of the project, fees are assessed and used toward the City's total infrastructure needs, or the developer is required to provide the specified infrastructure his/herself. The City regularly reviews its impact fee schedule to ensure it adequately equates impact fees to infrastructure needs.

CHAPTER IV

GOALS, POLICIES AND ACTION PROGRAMS



IV. GOALS, POLICIES AND ACTION PROGRAMS

A. INTRODUCTION

Section 65583(b) of the State Housing Element law requires that the housing element contain "a statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing." Goals are general statements of purpose. Housing element goals will indicate the general direction that the jurisdiction intends to take with respect to its housing problems. While reflecting local community values, the goals should be consistent with the legislative findings (Section 65580) and legislative intent (Section 65581) of Article 10.6 and other expression of state housing goals contained in the housing element law. Goals may extend beyond the time frame of a given housing element.

Policies provide a link between housing goals and programs; they guide and shape actions taken to meet housing objectives. These objectives are the maximum actual numbers of housing units that the jurisdiction projects can be constructed, rehabilitated, and conserved over a five-year time frame. It is useful for localities to establish objectives for each housing program which will be implemented during the time frame of the element. Objectives may therefore be short-term in outlook compared to community goals.

B. GOALS

Goals are long range general guidance for the City's Housing Plan. The Goals section outlines both the State and City's goals.

1. State Housing Goals

- a. The availability of housing is of vital statewide importance, and the early attainments of decent housing and a suitable living environment for every California family is a priority of the highest order.
- b. The early attainment of this goal required the cooperative participation of government and the private section in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- c. The provision of housing affordable to low and moderate income household requires the cooperation of all levels of government.
- d. Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- e. The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

2. City Housing Goals

- a. To improve the residential environment for all citizens of Vista.
- b. To encourage adequate housing opportunities be made available to all segments of the community.
- c. To protect the value of existing housing by enforcing appropriate codes and by incentive awards for architectural excellence.
- d. To encourage programs for remedial action for substandard housing areas.

C. HOUSING POLICIES

Based on the evaluation conducted in Chapter III, the City has revised, deleted and added a number of policies in order to better address the need for housing within the City. As the Needs Assessment (Chapter II) documented, the City possesses adequate sites to accommodate the projected regional and fair share estimates. However, a need to further address the lack of affordable housing still exists. Several new policies, address the provision of affordable housing within certain development proposals.

D. ACTION PROGRAMS

The following programs address a range of housing needs and represent a commitment by the City to address those needs in a responsible manner. The programs are designed to build upon one another; no

single program should be perceived as the panacea for all the City's needs.

The most effective approach will require the creative use of a combination of programs. For example, density bonuses by themselves may not be enough of an inducement to the developer to provide affordable housing. However, density bonuses combined with reduced costs or other incentives will produce affordable housing in an economic manner for the developer.

The programs are designed to implement the policies which were identified previously. Each program identifies the specific actions which will carry out that policy. Quantified objectives, responsible department funding sources and scheduling are included for each action program.

The expansion of program types and needs will be funded primarily through CDBG and redevelopment monies. Presently however, redevelopment monies set aside for affordable housing programs are restricted until current redevelopment litigation issues are settled. In addition, staff expansion will be necessary to accommodate the increase in housing programs and activities.

The programs are structured upon a comprehensive set of definitions that apply to all programs unless special definitions exist as part of a specific program.

- Affordable Housing: Units which would be available within these definitions: (1) Ownership units for moderate income households are defined as units whose sale price does not exceed $2.5 \times 100\%$ of the median annual income by household size as defined by current State Government Code and assuming household

size/number of bedroom ratio of two persons per bedroom; (2) ownership units for lower income households is defined as units whose sale price does not exceed $2.5 \times 60\%$ of the median median income by household size as defined by current State Government Code and assuming household size/number of bedroom ratio of two persons per bedroom; (3) rental units for lower income households are defined as units which rent at no more than one-twelfth of $30\% \times 60\%$ of the median annual income by household size as defined by current State Government Code and assuming household size/number of bedroom ratio of two persons per bedroom; and (4) rental units for very low income households are defined as units which rent at no more than one-twelfth of $30\% \times 50\%$ of the median annual income by household size as defined by current State Government Code and assuming household size/number of bedroom ratio of two persons per bedroom. Table 26 illustrates the breakdown of affordable rents and ownership costs by unit size.

Table 26

**CITY OF VISTA HOUSING ELEMENT
AFFORDABLE HOUSING MONTHLY COST LIMITS
(RENTER AND OWNER)**

AFFORDABLE HOUSING (RENTAL)*

<u>Income Category</u>	<u>Efficiency</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>	<u>5 Bedroom</u>
Very Low	\$361	\$413	\$465	\$516	\$558	\$599
Low	\$579	\$661	\$744	\$826	\$893	\$959
Moderate	\$868	\$992	\$1,116	\$1,239	\$1,339	\$1,438

* Monthly rental costs are based on income category limits and spending no more than 30% of income on housing not including utilities.

Source: U.S. Housing & Urban Development and State Housing & Community Development

AFFORDABLE HOUSING (OWNER)*

<u>Income Category</u>	<u>Efficiency</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>	<u>5 Bedroom</u>
<u>Very Low</u>						
Monthly Purchase	\$334-\$400 \$36k-\$43k	\$381-\$457 \$41k-\$49k	\$429-\$515 \$46k-\$55k	\$477-\$572 \$51k-\$61k	\$515-\$618 \$55k-\$66k	\$553-\$663 \$59k-\$71k
<u>Low</u>						
Monthly Purchase	\$534-\$641 \$57k-\$69k	\$610-\$733 \$66k-\$79k	\$687-\$824 \$74k-\$89k	\$763-\$915 \$82k-\$99k	\$824-\$989 \$89k-\$107k	\$885-\$1,062 \$95k-\$115k
<u>Moderate</u>						
Monthly Purchase	\$801-\$962 \$86k-\$104k	\$916-\$1,099 \$99k-\$119k	\$1,030-\$1,236 \$111k-\$133k	\$1,144-\$1,373 \$123k-\$148k	\$1,236-\$1,483 \$133k-\$160k	\$1,328-\$1,593 \$143k-\$172k

*Purchase price is based 2.5 to 3.0 times the income limit by income category. Monthly payments are based on 90% loan financed over 30 years including taxes but not include utilities.

Source: U.S. Housing & Urban Development and State Housing & Community Development

The definitions below relate to the programs section that follows and are consistent with state and regional definitions.

- Elderly: Units that will contain a head of household whose age is at least 62 years of age or 55 years of age in a senior citizen housing development.
- Guaranteed Affordable Housing: Units whose affordability would guarantee housing costs not to exceed 30% of the occupying household's monthly income.
- Low Income Households: Households whose annual income is more than 50% but less than 80% of the region's median annual income by household size as defined by current State Government Code.
- Lower Income Households: Households whose annual income is less than 80% of the region's median annual income by household size as defined by current State Government Code. This category is a combination of very low and low income households.
- Moderate Income Households: Households whose annual income is more than 80% but less than 120% of the region's median annual income by household size as defined by current State Government Code.
- Potential Affordable Housing: Units which would be available at affordable housing rates but do not guarantee affordable housing.

- Very Low Income Households: Households whose annual income is less than 50% of the region's median annual income by household size as defined by current State Government Code.

1. NEW CONSTRUCTION

New construction housing programs serve not only to increase housing opportunities for the citizens of Vista, but fulfill regional share goals for projected growth as well. In order to encourage and facilitate new construction, the City of Vista will operate eleven new construction programs targeted for lower and moderate income households. The increase in number and scope of new construction programs reflects the City's desire to encourage the production of additional affordable housing units.

a. Mortgage Revenue Bond (Owner)

Action: Provide Mortgage Revenue Bond monies for the development of affordable housing for moderate income households to increase opportunities for home ownership. The action is dependent upon continuing ability to issue bonds for such purposes. Federal and state fiscal concerns are raised annually concerning the sunset provision which continues funding for this program. As part of its At-Risk Units program (2e), the City will review potential revisions to its Mortgage Revenue Bond Program to prevent loss of future units from the City's affordable housing inventory.

Anticipated Impact: Construction of 160 potential affordable housing units to assist first time homebuyers of moderate income.

Responsible Agency: Economic Development Department.

Financing: Bonds.

Schedule: Four projects totaling 160 units:
Forty units/project/year - 1993-1996.

b. Housing Revenue Bond (Renter)

Action: Provide Housing Revenue Bond monies for the development of multi-family rental units as affordable housing for lower income households. The City will work to ensure long term affordability of units to prevent future loss from the City's affordable housing inventory. This action is dependent upon continuing ability to issue bonds for such purposes.

Anticipated Impact: Construction of 100 potential affordable rental housing units for lower income households.

Responsible Agency: Economic Development Department.

Financing: Bonds.

Schedule: Issue Bonds - 1993;
Construction of 1-2 projects - 1995;
Construction of additional 1-2 projects - 1996.

c. Density Bonus (Multi-Family)

Action: Revise the existing density bonus program to bring it into compliance with the new state requirements that emphasize very low and low income household targeting plus additional incentives. The City will review incentives to encourage participation in density bonus program. They could include such options as fee waivers and development standard waivers.

Anticipated Impact: Construction of 50 potential affordable housing units for lower income households reserved out of 200 units.

Responsible Agency: Planning Division of Community Development Department.

Financing: Developer and city funded incentives.

Schedule: Revise Ordinance - 1991;
Initiate Negotiation - 1991-1992;
Construction - 1993.

d. Inclusionary Housing (All Housing)

Action: Continue the City's program that will be the focal point of the City's affordable housing efforts. Affordable housing will be included as part of the regulatory land use practices of the City governing development (Section 1112 of Vista Municipal Code). This goal is currently accomplished through a 6% set aside of units being built to be eligible for lower income households at affordable rents.

The City recommends raising the set aside from 6% to 15%. The City will require land dedication or assess an in-lieu fee as option to developers. Concurrently, the City will review its current in-lieu fee schedule and adjust it, if necessary, to ensure that funds collected will be adequate to develop units equivalent to the inclusionary percentage. The City will also review its current review mechanism by which the City verifies that mandated units are built. If necessary, the City will establish a stricter review mechanism. The City has collected approximately \$1,000,000 in-lieu fees to date. These monies have been earmarked for the purchase of the Melrose Mobilehome Park (110 units).

Anticipated Impact: Construction of 175 units potential affordable housing for lower income households and 300 units of potential affordable housing for moderate income households. Additionally, the purchase of 110 mobilehome units to be guaranteed as affordable housing units.

Responsible Agency: Economic Development Department and Planning Division of Community Development Department.

Financing: Developer as condition of construction.

Schedule: Revised Ordinance - late 1991;
Implement - 1992;
Construction - 1994.

e. Tax Increment Set-Aside (Mobilehome/Others)

Action: Set aside 20% of the tax increment revenues that result from the City's redevelopment activities. It is estimated that from 1991-1996, \$10,064,523 (gross) will be generated of which \$2,012,905 must be set aside for affordable housing programs. It is important to note that State Law requires that the 20% set aside for housing be taken from the total annual tax increment, including any amounts passed through to other taxing agencies by virtue of tax sharing agreements. The total impact of this program is dependent upon outcome of litigation against two remaining redevelopment areas.

Anticipated Impact: Construction of 100 units of lower income rental units and 50 of moderate income rental units. These funds must be spent for housing in proportion to their representation in the City's population (25% very low, 23% low, and 21% moderate income, using SANDAG's 1990 estimates).

Responsible Agency: Economic Development Department.

Financing: Tax increment.

Schedule: Construction of 50 lower income units - 1995;
Construction of 50 moderate income units - 1995;
Construction of 50 lower income units - 1996.

f. Homeless Housing and Site Identification/Emergency Shelter Program

Action: Identify sites for development of homeless facilities to include transitional housing, emergency shelters, and group residential facilities. This program is presented at this initial level to address the homeless issues. The City has established a Homeless Task Force to further identify and refine the need for homeless facilities.

Anticipated Impact: Identification of one/two site(s) and construction of two 5 bed facilities for the homeless. The City has allocated \$60,000 of CDBG monies for the purpose of site selection for transitional housing for homeless families.

Responsible Agency: Economic Development Department, Planning Division of Community Development Department.

*When the Task Force makes its final recommendations, the impacts and schedule of this program may be increased and/or accelerated.

Financing: CDBG, state Emergency Shelter Program (ESP) funds, and federal McKinney Act construction funds.

Schedule*: Assess the need to revise zoning classifications to allow emergency shelters and transitional housing outside of commercial/industrial zoned areas - 1991;
Review Task Force recommendations - 1992;
Inventory & site analyses - 1992;
Select site - 1993;
Acquire site - 1994;
Construction - 1995-1996.

Action: The City will work in cooperation with other North County jurisdictions in program for site identification of permanent housing for rural homeless - farmworkers and day laborers - in the North County area.

Anticipated Impact: Identification of site(s) for permanent housing for rural homeless in the North County.

Responsible Agency: Economic Development Department, Planning Division of Community Development, and County HCD.

Financing: CDBG, General fund.

Schedule: Inventory and site analyses - 1991-1992;
Select site - 1993;
Acquire site - 1994;
Construction - 1995-1996.

g. Section 202/8 Development (Multi-Family)

Action: Provide staff support to local & regional non-profit corporations (NPC) who would be potential applicants for the development of HUD assisted housing under Section 202/8 of the HCDA (new construction and rental assistance for elderly and handicapped households). City could enhance NPC's bid by providing such incentives as zoning, land write downs, social services, and infrastructure improvements.

Anticipated Impact: Construction of 75 very low income housing units for seniors/disabled households.

Responsible Agency: Non-profit corporations and Economic Development Department.

Financing: Section 202/8.

Schedule: Construction - 1993-1994.

h. Mortgage Credit Certificates (Single-Family)

Action: This program would involve the cooperation of the City as well as local and regional real estate concerns in a partnership to provide affordable housing to first-time home buyers. Mortgage credit certificates entitle first-time homebuyers to a tax credit worth a percentage of the interest they pay on their mortgage. The tax credit effectively increases the buyer's income available for

housing allowing them to qualify for mortgages more easily.

Anticipated Impact: Expanded affordability of housing for moderate income first time homebuyers.

Responsible Agency: Economic Development Department.

Financing: Tax credits.

Schedule: Analyze program options & features - 1992;
Institute program - 1993-1994.

i. City-Owned Sites (All Types)

Action: Develop an inventory of City-owned properties to be assessed for their potential development/redevelopment as a residential use. City-ownership is thereby used as a potential inducement for development of more affordable housing.

Anticipated Impact: Additional sites for very low and low income affordable housing.

Responsible Agency: Planning Division of Community Development Department.

Financing: General fund.

Schedule: 1992.

j. Land "Write Downs" (All Housing Types)

Action: Provide land write-down for a low income rental housing project based on standards and plans for adequate low income housing sites. Land write-downs are accomplished through the purchase and subsequent sale of land by the City to developer/non-profit at below market cost with guarantees of a certain number of affordable units to be provided.

Anticipated Impact: Facilitate new construction of affordable rental housing units.

Responsible Agency: Economic Development Department.

Financing: CDBG/Tax Increment.

Schedule: 1992-1993.

k. Housing Trust Fund (County-wide)

Action: This program involves participation in a County-wide housing trust fund with funds to be dedicated to the construction of lower income housing. A combination of new revenue sources could be enacted.

Anticipated Impact: Active participation of the City in concert with the County of San Diego in the construction of guaranteed affordable housing units for lower income households.

Responsible Agency: Economic Development Department and County of San Diego Department of Housing and Community Development (HCD).

Financing: New revenues.

Schedule: Concept - 1992;
Cooperative Agreement - 1993;
Revenue Generation - 1994;
Construction - 1995.

1. Single Room Occupancy (SRO)

Action: The City will develop a program to produce SRO facilities in order to respond to the very low/homeless housing needs. The SRO program will explore the necessary zoning and enabling ordinances that would provide for the construction of such a facility. This action will include a feasibility analysis of partnership with non-profits.

Anticipated Impact: Construction of 50 new very low income units.

Responsible Agency: Economic Development Department.

Financing: Tax Increment and Private Sector.

Schedule: Concept: 1991;
Code/Ordinances: 1992;
Construction: 1993-94.

m. Article 34

Action: The City will coordinate with the County Housing Authority for the production of up to 95 lower income housing units per year authorized by City voters in Proposition "W" of 1980.

Anticipated Impact: Active participation of the City in concert with the County of San Diego in the construction of 50 guaranteed affordable housing units for lower income households per year.

Responsible Agencies: Economic Development Department and County of San Diego HCD.

Financing: U.S. Housing and Urban Development (HUD).

Schedule: Construction (50/year): 1991-1996.

n. Second Units

Action: The City will study the need of second units or "granny flats" to be allowed on 15,000 square foot and larger lots. This action would require amending the current ordinance which prohibits second units.

Anticipated Impact: Additional sites for lower income affordable housing.

Responsible Agency: City Manager's Office and Planning
Division of Community Development Department.

Financing: General fund and private sector.

Schedule: Analyze program option and features -
1991-1992;
Ordinance amendment - 1992;
Construction - 1993-1996.

2. CONSERVATION

The City will operate seven housing conservation programs with the purpose of conserving affordability of housing units for lower income households.

a. Sec. 8 Certificates/Vouchers (Multi-Family/Mobilehomes)

Action: Continue to apply to the U.S. Department of Housing and Urban Development (HUD) for local allocations of Section 8 (Existing) units to be administered by the County of San Diego Housing Authority. In 1990, legislation was passed at the federal level to allow mobilehome owners to participate in the Section 8 Vouchers program from which they had previously been excluded. This change increases the ability of mobilehome owners to conserve affordability.

Anticipated Impact: An increase of 160 units to the City's existing allocation and the continuance of the units

administered presently by the County of San Diego Housing Authority.

Responsible Agency: Economic Development Department, County of San Diego Housing Authority and U.S. HUD.

Financing: HUD.

Schedule: Ongoing.

b. Condominium Conversion (Apartments)

Action: Continue to implement the City Zoning Ordinance restricting conversion to condominium projects of existing rental units.

Anticipated Impact: Retention of approximately 436* affordable housing units.

Responsible Agency: Planning Division of Community Development Department.

Financing: Part of planning process.

Schedule: Ongoing.

*1986 Inventory figure.

c. Conserve Mobilehome Parks (As Land Use)

Action: Before granting a permit for conversion, the City must determine, among other things, that there are sufficient mobilehome park spaces available for all the units to be displaced, and that the conversion would not result in a shortage of housing opportunities and choices within the City.

Anticipated Impact: Continued affordability of 1,185 mobile home spaces.

Responsible Agency: Planning Division of Community Development Department.

Financing: General Fund.

Schedule: Ongoing.

d. Mobilehome Occupant Assistance Program (MOAP)

Action: Continue to facilitate MOAP funding allowing low income mobilehome park residents to purchase the mobilehome park.

Anticipated Impact: 248 increased mobilehome ownership opportunities for low and moderate income households (40 lower income).

Responsible Agency: Economic Development Department and County of San Diego HCD.

Financing: CDBG.

Schedule: Ongoing.

e. California Homeownership Assistance Program (CHAP)

Action: The City has submitted a grant application for State CHAP funding for the purchase of Vista Terrace, a 48-unit apartment complex. Of these, 16 units will be reserved for sale to lower income residents at affordable prices. This action will have no displacement effects.

Anticipated Impact: Continued affordability through the sale of apartment units to 16 lower income households.

Responsible Agency: Community Development Department.

Financing: State funds.

Schedule: Receive funding - 1991;
Initiate purchase - 1992;
Sell units - 1993.

f. At-Risk Units (Existing Apartments)

Action: Pursue a variety of strategies to identify and preserve lower income housing units at risk of conversion to market rate units due to pre-payment of HUD loans or termination of other assistance sources, i.e. mortgage revenue bonds. These affected units, as defined by state

law, could include mobilehomes. However, mobilehomes in Vista are not affected by HUD loan prepayment (see p. 74 for an inventory of affected units). The City is required to:

- (1) Identify all projects which are eligible to terminate affordability controls;
- (2) Promote community awareness and initiatives by involving affected constituencies in assessing the preservation problem locally;
- (3) Identify and assess the interest of potential non-profit or local agency purchasers for specific projects, should they be offered for sale; and
- (4) Develop programs to increase community-based capacity for preserving "at-risk" units.

Anticipated Impact: Retention of existing assisted affordable housing for very low & low income households (392 units). Twenty-six potential units could be lost in 1991 for which potential displaces could be assisted by the City through Sec. 8 voucher/certificate program as well as relocation referral assistance.

Responsible Agency: Economic Development Department.

Financing: Tax Increment, CDBG and Cranston-Gonzalez National Affordable Housing Act funds.

Schedule: Refine Inventory - 1991;
Identify potential non-profit funding sources - 1991;
Establish priorities for conservation - 1992;
Identify potential revisions to Mortgage Revenue Bond Program (1a) to identify actions necessary to prevent loss of future units - 1992;
Implement program - 1993.

g. Shared Housing

Action: The City will develop a shared housing referral service that will provide additional affordable housing for seniors in two ways: (1) providing assistance to existing seniors who own homes but may not be able to maintain or afford their current housing, and (2) providing additional affordable housing to seniors who cannot find affordable housing.

Anticipated Impact: 25-50 affordable housing opportunities for very low and low income seniors.

Responsible Agency: Economic Development Department.

Financing: General funded staff position.

Schedule: Set-up program: 1991-92;
Placement: 1992-96.

3. REHABILITATION

Rehabilitation programs serve to conserve affordability of existing housing stock for low and moderate income households as well as reduce the City's overall number of substandard units. Vista will participate in four rehabilitation programs which address rental, owner-occupied, and mobilehome units. It is anticipated that 185 total units will be rehabilitated/replaced through these programs over the time frame of the Housing Element.

a. Rental Rehabilitation (Sec. 8)

Action: Apply to U.S. HUD for Rental Rehabilitation Grant Funds (depending on future funding availability).

Anticipated Impact: Rehabilitation of 20 units (with Section 8 assistance).

Responsible Agency: Economic Development Department and County of San Diego HCD.

Financing: HUD.

Schedule: 4-5 units/year - 1991-1996.

b. Housing Rehabilitation (Renter)

Action: Participate in County housing rehabilitation program activities to emphasize assistance to renter-occupied, multi-family housing. Require owners of rental housing who participate to enter into agreements to limit

subsequent rent increases to tenants. Apply for Rental Rehabilitation Grant Funds (pending availability).

Anticipated Impact: Rehabilitation of 20 existing deteriorating multi-family rental housing units.

Responsible Agency: Economic Development Department and County of San Diego HCD.

Financing: CDBG, Tax Increment.

Schedule: 4-5 units/year - 1991-1996.

c. Housing Rehabilitation (Owner)

Action: Participate in County housing rehabilitation program to assist in rehabilitation of owner-occupied housing by offering below market rate and deferred payment loans to qualified low or moderate income homeowners, determined by the County median income as established by HUD. Highest priority shall be given to assisting qualified low income owners. Offer grants to owner-occupant applicants making less than 50% of the County median income to correct housing code violations.

Anticipated Impact: Rehabilitation of 25 existing deterioration owner-occupied housing units.

Responsible Agency: Economic Development Department and County of San Diego HCD.

Financing: CDBG, Tax Increment.

Schedule: 5 units/year - 1991-1996.

d. Housing Rehabilitation/Replacement (Mobilehome)

Action: Participate in County rehabilitation program to assist in rehabilitation and/or replacement of mobilehome units by offering below market rate and deferred payment loans to qualified low or moderate income homeowners, determined by the County median income as established by HUD. Highest priority shall be given to assisting qualified low income owners. Offer grants to mobilehome-occupant applicants making less than 50% of the County median income to correct housing code violations.

Anticipated Impact: Rehabilitation/replacement of 120 existing deteriorating mobilehome units.

Responsible Agency: Economic Development Department and County of San Diego HCD.

Financing: CDBG, Tax Increment.

Schedule: 4 units/year - 1991-1996;
100 units (Olive-Melrose Trailer Park) -
1992-1993.

4. ADMINISTRATION

Administrative programs address numerous concerns related to the provision and maintenance of housing. Their general aims are to facilitate new construction process, maintain compliance with state and federal laws, enforce local ordinances and regulations, and to actively pursue new funding sources. The City will operate ten administrative programs.

a. Energy Conservation

Action: The City enforces all applicable state and federal laws relative to energy conservation.

Anticipated Impact: Continued energy efficient units thru code compliance.

Responsible Agency: Building Division of Community Development Department.

Financing: General fund.

Schedule: Ongoing.

b. Code Enforcement

Action: Conduct code enforcement activities on city-wide basis in response to complaints or observation of blighting and/or unsafe conditions.

Anticipated Impact: Mitigation of severely deteriorated housing conditions with additional program assistance to avoid displacement impacts.

Responsible Agency: Code Enforcement Division of City Manager's Office; Building Division of Community Development Department; and Fire Department.

Financing: General fund.

Schedule: Ongoing.

c. Relocation Assistance

Action: A relocation plan pursuant to the California Uniform Relocation and Real Property Act shall be prepared at such time as required to mitigate impacts upon persons displaced as a result of public activities.

Anticipated Impact: Reduction of hardship and adequate relocation of persons displaced by redevelopment, as required.

Responsible Agency: Economic Development Department.

Financing: Project Budget(s).

Schedule: As necessary.

d. Monitoring State and Federal Housing Legislation

Action: Monitor all state and federal legislation pertaining to housing and comment on, support, or oppose proposed changes or additions to existing legislation, and propose new legislation when appropriate.

Anticipated Impact: Increased provision of new construction low and moderate income rental housing opportunities.

Responsible Agency: Community Development Department and Economic Development Department.

Financing: General fund.

Schedule: Initiate Program - 1991;
Ongoing after that.

e. Development Assistance

Action: Provide consultation to assist non-profit and for-profit developers in expanding low and moderate income housing opportunities. This program will also assist in identification of suitable sites for replacement housing. City staff will be provided to (1) identify opportunities for funding and resources, (2) enhance the opportunities/expertise/resources of non-profits, (3) explore case management planning approach in cooperation with non-profits, and (4) work with growers in the Vista area to explore farmworker housing opportunities.

Anticipated Impact: Increased production of affordable housing.

Responsible Agency: Economic Development Department.

Financing: Tax Increment.

Schedule: Initiate Program - 1991;
Farmworker options: 1992;
Ongoing after that.
(See also Program 2e, "At Risk")

f. Mobilehome Assistance

Action: Develop comprehensive study that (1) inventories current mobilehome sites, (2) details alternative methods of mobilehome conservation, and (3) investigates additional funding sources for mobilehome-related housing activities.

Responsible Agency: Economic Development Department.

Financing: General Fund.

Schedule: Initiate Program - 1991;
Ongoing after that.

g. Factory Built Housing

Action: Provide information regarding cost/benefit and feasibility of factory-built housing as approved by California Association of Building Officials.

Anticipated Impact: Additional affordable housing opportunities for lower and moderate income households.

Responsible Agency: Community Development Department and Economic Development Department.

Financing: General fund.

Schedule: Initiate Program - 1993;
Ongoing after that.

h. Housing Element Revision/Monitor

Actions:

- (1) Update Housing Element as necessary to incorporate new state regulations, in addition to updated information from sources such as the 1990 Census and SANDAG's Regional Housing Needs Statement; and
- (2) Monitor Housing Element and report annually to City Council to retain compliance with state law.

Anticipated Impact: Maintain currency of housing element, as required.

Responsible Agency: Planning Division of Community Development Department and Economic Development Department.

Financing: General fund.

Schedule: (1) Census Update completed - 1992-1993;
Series 8 Update (SANDAG) completed - 1993;
5-year City Update completed - 1995.
(2) Annually

i. Fair Housing

Action: Continue to participate in the Fair Housing Program through County CDBG activities. The City will ensure that the provisions of the Fair Housing Act are enforced. It will also take proactive steps to insure community wide support and participation in Fair Housing activities.

Anticipated Impact: Continued implementation of Fair Housing objectives.

Responsible Agency: Economic Development Department.

Financing: CDBG.

Schedule: Ongoing.

j. Planned Residential Development (PRD)

Action: Work with owners and developers, through the conditional use permit process, to maximize the design flexibility for residential developments. This makes it possible to develop land which has environmental constraints and preserve its unique environmental features. It also facilitates development of affordable housing by the private sector.

Anticipated Impact: Continued quality housing development in a planned environment.

Responsible Agency: Planning Division of Community Development Department.

Financing: General Fund.

Schedule: Ongoing.

E. MAXIMUM FEASIBLE UNITS

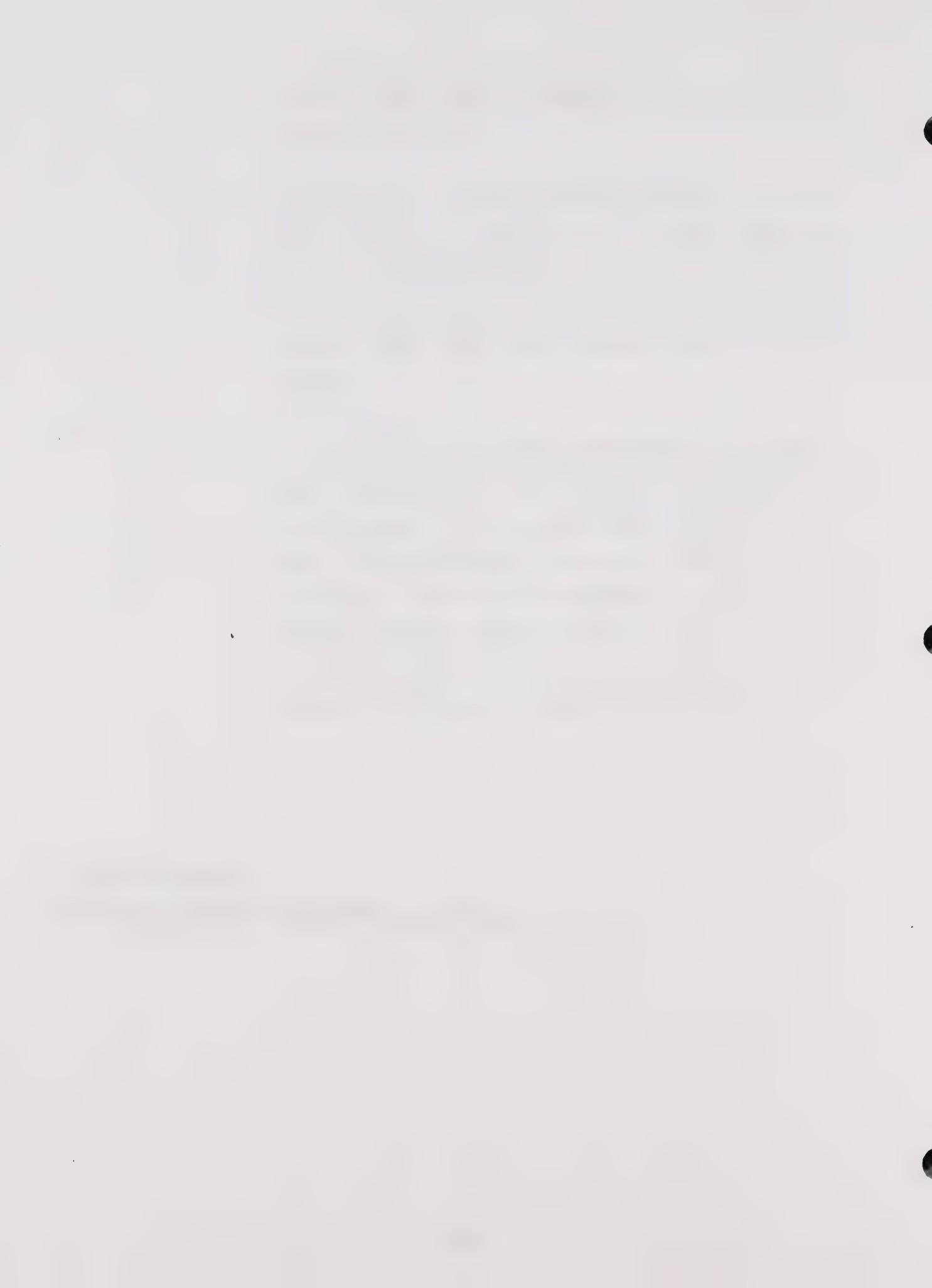
Based upon the needs assessment, the regional housing needs, the evaluation of the previous Housing Element, and current and projected planning and development, the following numbers are estimates of the maximum feasible units that could be achieved during the next five years:

Construction:	3,893
Rehabilitation:	185
Conservation:	2,513

1. New construction goals are based upon the regional share as identified by SANDAG.
2. The rehabilitated units were estimated by projecting the number of units which could be rehabilitated with available and projected programs through reprogramming and additional funds over the next five years based upon the Comprehensive Housing Assistance Strategy, CDBG funding levels, and other rental rehabilitation programs.
3. A substantial portion of the existing housing stock will be physically conserved due to the low rates of substandardness and "newness" of the housing stock. Therefore, these units are not included in the figure. Thus, conservation is defined in terms of conserving affordability for lower income households. The total consists of additional Section 8 certificates/vouchers, allowances for mobile home spaces, controls on condominium conversions and additional affordable units conserved through the At-Risk program.

APPENDIX 1

DEVELOPMENT FEE SURVEY



Appendix 1

**DEVELOPMENT FEE SURVEY
NORTH COUNTY AREA
1990**

PLANNING FEES	VISTA	ESCONDIDO	OCEANSIDE	SAN MARCOS	CARLSBAD
General Plan Amendment	\$3,460f	\$474f	\$3,202 to \$5,016f	\$500 to \$1,000f	\$1,050 to \$2,100f
Tentative Parcel Map	\$925f	\$800f	\$876f + \$49/Lot	\$300f	\$1,580f
Final Parcel Map	\$0	\$1,250f + \$20/Lot	\$400f + \$35/Lot	\$100f	\$1,580f
Planned Development	\$140f	\$3,500f	N/A	Subdivisions & CUP fees	\$3,680 to \$10,500f
Rezone	\$2,410f	\$250 to \$1,875f	\$2,574 to \$5,147f	GPA fees	\$260 to \$1,970f
Site Plan Review	\$1,645-Com. \$1,545-Ind. \$3,395-Apt.	\$1,000f	N/A	\$350f Apartment	\$2,630 to \$5,250f
Design Review (Permit Stage)	N/A	\$100f	N/A	\$200f	\$250f
Special Use Permit	\$2,865f	\$2,500f	\$1,238f	\$350f	\$260f

ENVIRONMENTAL

Initial Study	\$1,485f	\$750f	\$1,152f	\$100f	\$210f
FULL EIR	\$200f + 120% costs	\$2,000 to \$4,000f	\$6,618f	\$1,000f + costs	\$2,100f

SUBDIVISION

Application fee/deposit for a 10 acre project
(50 parcels/units - \$750,000 total improvement value -
200,000 cubic yards grading)

Tentative Map	\$3,375f	\$1,050f	\$3,416f	\$600f	\$1,050f
Final Map	\$260f	+\$1,450f	\$750f	\$270f	\$2,630f

IMPACT FEES

Public Facilities	\$150/unit	\$2,259/unit \$.59 p/sq.ft. non-residential	\$503	\$6,452/single Family Unit \$5,377/Multi-Family Unit	3.5% of building permit valuation, housing and non-residential
-------------------	------------	---	-------	---	--

Appendix 1
(Continued)

TRAFFIC MITIGATION	VISTA	ESCONDIDO	OCEANSIDE	SAN MARCOS	CARLSBAD
Listed as total fee per SFD -- divide by 10 to get per ADT	\$1,200	\$1,930	\$1,650	N/A	\$600-Area 1 \$670-Area 2 Additional \$530 - B & T Area overlap

SEWER AND WATER (per EDU)

	<u>WATER</u>			
	\$225	\$3,670	\$1,095	\$2,700
<u>SEWER</u>				
	\$1,782	\$4,790	\$1,565	\$2,400
				\$1,610

FIRE MITIGATION

Imposed by Fire Protection District

\$132 P/SFD 630 P/non-resid.	\$318 P/SFD non-residential
---------------------------------	--------------------------------

PARKLANDS

\$1,290	\$2,289	\$2,200/unit	N/A	\$786-Areas 1-3 \$983-Area 4 .40/sq.ft. industrial (Zone 5 Only)
---------	---------	--------------	-----	---

DRAINAGE

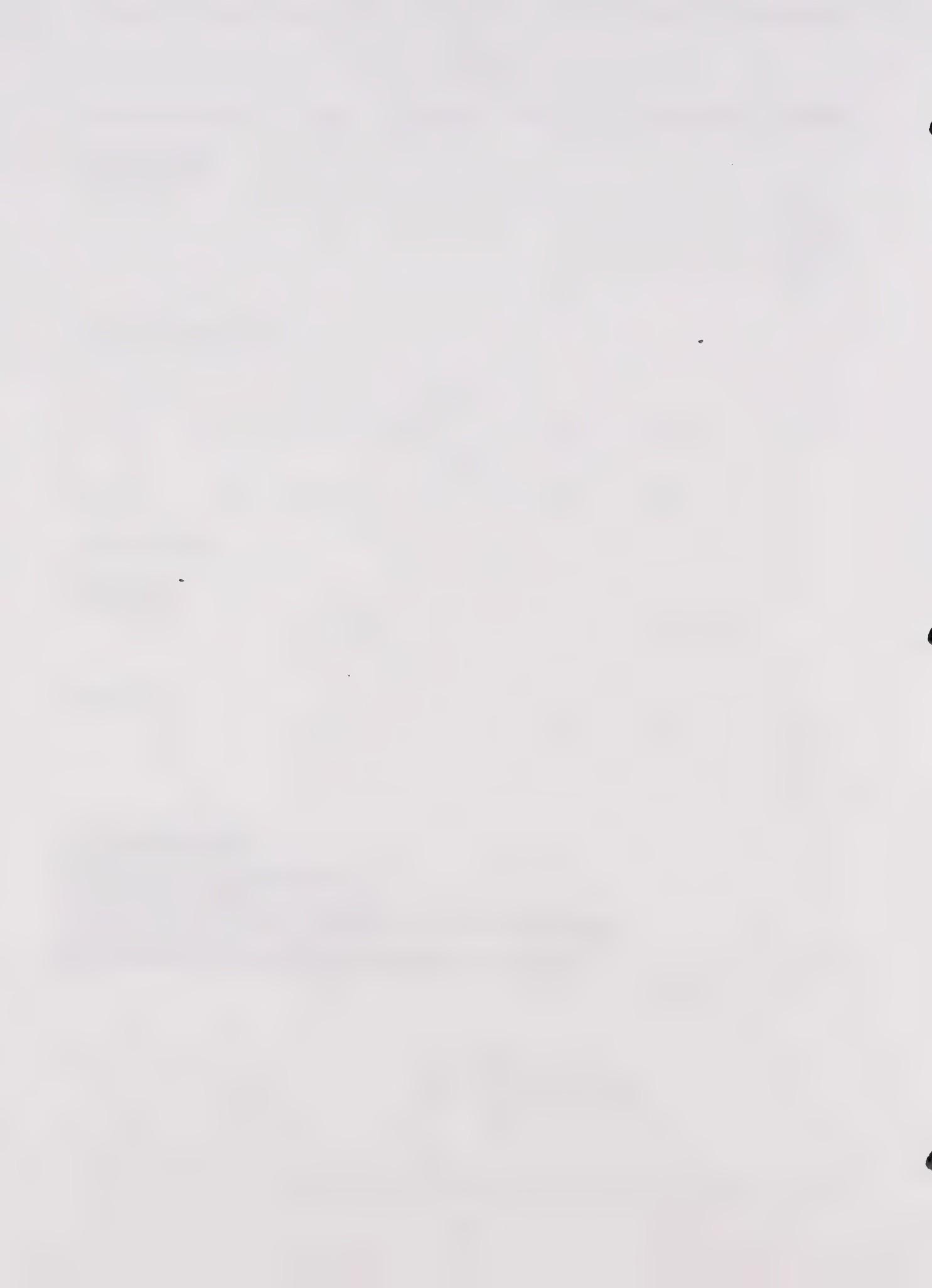
Fee levels range widely because drainage facility needs vary by location.

\$1,584 to \$3,431/acre Median fee - \$2,384	\$1,000 to \$8,000/acre	\$1,479 to \$9,574/acre Median fee - \$3,785	\$1,343 to \$10,747/acre Median fee - \$7,006	\$200-4,444/acre Average fee - \$2,465
---	----------------------------	---	--	--

Key:	f: Fee	ADT: Average Daily Trip
	d: Deposit	EDU: Equivalent Dwelling Unit
	n/a: Not Applicable	MFD: Multiple-Family Dwelling
	Pbd: Provided By District	SFD: Single-Family Dwelling

Source: Construction Industry Federation - 1990/91 Regional Development Fee Survey.

APPENDIX 2
COORDINATION OF
RESIDENTIAL DEVELOPMENT AND
PUBLIC FACILITIES ORDINANCE



Chapter 31A

COORDINATION OF RESIDENTIAL DEVELOPMENT AND PUBLIC FACILITIES*

Art. I. In General, §§ 31A-1—31A-15
Art. II. Development Impact Fees, §§ 31A-16—31A-25

ARTICLE I. IN GENERAL†

Sec. 31A-1. Declaration of intent.

The city council of the City of Vista declares its intent as follows:

- (a) That all development within the city shall be in conformance with the general plan which establishes the ultimate population potential of the City of Vista, and that proposals to increase the ultimate entitlement be precluded.
- (b) That no new residential development will occur in the City of Vista without adequate and timely provision for necessary public facilities and related services.
- (c) That the city shall adopt a community facilities element of the general plan within nine (9) months of the effective date of this ordinance [article] which establishes city-wide public facility standards for development and sets specific performance criteria for the completion of public facilities in the planning areas as delineated on the land use element of the general plan.
- (d) That the city shall adopt a design review guideline manual for all discretionary projects within nine (9) months of the effective date of this ordinance which sets forth design standards that encourage good quality and pleasant-appearing projects in the City of Vista. (Ord. No. 87-4, § 1, 2-9-87)

*Cross reference—Dedications of land and fees for school districts, Ch. 16C.
†Note—See the editor's footnote to Art. II of this chapter.

Sec. 31A-2. Mandatory voter approval for residential density increases.

To secure the city's ultimate future population limit, to a range as projected in the land use element map and text of the general plan, the city shall not approve any amendment to the text or to any portion of the land use element map which increases the number of residential units and resultant population limit reflected in that element unless approved in an election by a majority vote of the people. (Ord. No. 87-4, § 1, 2-9-87)

Sec. 31A-3. Community facilities element of the general plan.

The city shall adopt a community facilities element of the general plan within nine (9) months of the effective date of this ordinance [article] which sets city-wide public facility standards for development approval and sets specific performance criteria for the completion of public facilities of the city and its planning area as set out in the adopted land use element of the general plan, said element to identify standards for adequacy of public facilities necessary to approve any discretionary plan in the city. (Ord. No. 87-4, § 1, 2-9-87)

Sec. 31A-4. City of Vista design review guidelines.

The city shall adopt a design review manual establishing qualitative and attractive architectural criteria for all discretionary projects within nine (9) months of the effective date of this ordinance [article]. This manual may also be utilized as a qualitative review criteria in evaluating projects that may be competing for building entitlement. (Ord. No. 87-4, § 1, 2-9-87)

Sec. 31A-5. Residential development limitation.

Except as provided in the exemption classification, the city shall approve no more than five hundred (500) residential units per calendar year.

All applications for unit consideration must be complete and meet all ordinance, general plan, application instruction, and adopted policy requirements. Projects requiring use permits, modi-

fications, or variances must obtain approval of said use permits, modification or variance prior to consideration under this limit.

Qualifying applications shall be processed and approved in the order in which they are received until the five-hundred-unit allocation is exhausted. If any of the five hundred (500) units are not approved in a calendar year, they will not be carried over.

Projects exempted under this limitation are as follows:

- (A) Single-family units on existing single-family zoned lots.
- (B) Rehabilitation, or remodeling of existing dwellings, or replacement of an existing dwelling, or a conversion of apartments to condominiums not adding any units.
- (C) Any project whose application has been submitted and found complete prior to January 26, 1987.
- (D) Adopted specific plans that have in their provisions sufficient provisions for infrastructure and cost recovery in excess of regular development procedures and sufficiently account for the unit entitlement of the specific plan. These are:
 - (1) Shadowridge Phases I-V.
 - (2) Specific Plan 4.
 - (3) Specific Plan 15.
 - (4) Specific Plan 21.
 - (5) Specific Plan 24.
 - (6) Specific Plan 26.
 - (7) Specific Plan 27.
- (E) New specific plans or development agreements that may be duly adopted by the city council provided that the specific plan or development agreement conditions provide all necessary public services and facilities required to serve that development are ensured in accordance with the following criteria:
 - (a) The capacity of the major street network to accommodate the proposed development without substantially altering existing traffic patterns or overloading the existing street system and contributions by the pro-

posed development to the accelerated street network as identified in the adopted circulation element.

- (b) The capacity of drainage facilities to adequately dispose of the surface runoff of the proposed development and contributions by the proposed development towards the accelerated construction of major and/or minor watercourse facilities as identified in the adopted master plan of drainage.
- (c) The capacity of water storage and distribution systems to provide for the needs of the proposed development and contributions of the proposed development towards the accelerated construction of major water system improvements as identified by Vista Irrigation District.
- (d) The capacity of sanitary sewer plants and effluent lines to dispose of the wastes of the proposed development and contributions by the proposed development towards the accelerated construction of major sewer system improvements as identified in the adopted master sewer plan.
- (e) The capacity of the city to provide parks and recreation facilities according to the established standards contained in the open space and recreation element of the city and contributions by the proposed development towards the accelerated construction of such major parks and recreation facilities identified in that plan.
- (f) The capacity of the fire and police departments to provide fire and police protection in accordance with established response standards and fiscal policies of the city.
- (g) The capacity of the appropriate school district to absorb the children expected to inhabit the proposed development. (Ord. No. 87-4, § 1, 2-9-87)

Sec. 31A-6. Largest number of votes prevail.

This ordinance [article] is inconsistent with and intended as an alternative to any initiative ordinance which would place an annual limitation on the rate of residential construction. If this ordinance [article] and any residential development control initiative ordinance are both passed by a majority voting thereon,

the ordinance receiving the highest number of affirmative votes shall control. (Ord. No. 87-4, § 1, 2-9-87)

Sec. 31A-7. Judicial review.

Any legal action to challenge a decision of denial of the council or any other government body performing a function under this ordinance [article], must be filed in a court of competent jurisdiction within thirty (30) days immediately following the action challenged. (Ord. No. 87-4, § 1, 2-9-87)

Sec. 31A-8. Modification.

Subject to the residential density restrictions set forth in this ordinance [article], the city council may, after a public hearing, by a four-fifths vote of the entire city council, change any part of this ordinance [article] except the unit cap or provisions requiring an amendment by election as required by section 31A-2, providing the amendment is consistent with the intent of this ordinance [article]. (Ord. No. 87-4, § 1, 2-9-87)

Sec. 31A-9. Severability.

If any provision of this ordinance [article], or the application thereof, to any person or circumstances is held invalid by a court of competent jurisdiction, the validity of the remainder of this ordinance [article] and the application of such provisions to other persons or circumstances shall not be affected thereby. (Ord. No. 87-4, § 1, 2-9-87)

Secs. 31A-10—31A-15. Reserved.

ARTICLE II. DEVELOPMENT IMPACT FEES*

Sec. 31A-16. Purpose.

The purpose of this article is to establish certain fees on development projects to compensate for the impacts which these devel-

*Editor's note—Ord. No. 89-6, §§ 1, 2, adopted March 13, 1989, and Ord. No. 89-18, §§ 1-5, adopted April 10, 1989, have been codified as §§ 31A-16—31A-19 and §§ 31A-21—31A-25, respectively, of new Art. II. Said ordinances were not Supp. No. 37

opments may impose on the City of Vista. The fees established by this article are consistent with the requirements of Section 66000 et seq. of the State Government Code, which requires a "reasonable relationship" between the development fee and the need for the public facility for which the fee is imposed. The basis of the development fee is identified in the "community facilities element" of the City of Vista's General Plan. (Ord. No. 89-6, § 1, 3-13-89)

Sec. 31A-17. Findings.

The city council of the City of Vista finds that:

- (1) The city's community facilities element, adopted on February 27, 1989, provides a framework for a growth management strategy which addresses the extension and provision of public facilities and services. This article is consistent with the community facilities element of the general plan.
- (2) The passage of State Propositions 13 and 4 placed restrictions on public agencies' revenue raising capabilities.
- (3) The city's concern with growth management strategies has focused on two (2) primary objectives:
 - a. To secure the necessary funds to provide for new development capital needs without adding to the burden of existing residents.
 - b. To influence the timing of new development and to direct and coordinate that development to locations within the city that avoid or minimize any adverse environmental, fiscal or social impacts to existing or future residents.

specifically amendatory of the Code. Exhibits A and B, as referred to in this article have not been codified, but may be found on file in the office of the city clerk. Exhibit C has been codified as § 31A-20 herein.

The existing provisions of Ch. 31A, being §§ 31A-1—31A-9, have been designated as Art. I of Ch. 31A, to facilitate the inclusion of the abovementioned ordinances.

Cross references—Recreational fees for construction of dwelling units and bedroom additions, Ch. 6A; dedications of land and fees for school districts, Ch. 16C; traffic signal assessment on land development and building construction, Ch. 18, Art. XIX; dedications and improvements required for issuance of building permits, Ch. 27, Art. I; subdivision of land, Ch. 28; zoning, App. A.



C124912900

ACCOPRESS®

25970	YELLOW
25971	BLACK
25972	LIGHT BLUE
25973	DARK BLUE
25974	LIGHT GRAY
25975	LIGHT GREEN
25976	DARK GREEN
25977	TANGERINE
25978	RED
25979	EXECUTIVE RED

GENUINE PRESSBOARD



ACCO USA, INC.
770 S. ACCO PLAZA
WHEELING, IL 60090

